

GROUP EXHIBIT G

GROUP EXHIBIT G-1



CNA PARAMOUNT

Renewal

Effective Date: 12/23/2018

Insured Name:

SESI CONSULTING ENGINEERS

12A MAPLE AVE

PINE BROOK, NJ 07058-9837

Policy Number: 6056872807**Policy Period:** 12/23/2018 – 12/23/2019**Producer's Information:**SCHINNERER & CO., INC. VICTOR O.
TWO WISCONSIN CIRCLE**Producer Code:** 028570CHEVY CHASE, MD 20815
(301)961-9800**CNA Branch Number:** 886**CNA Branch Name and Address:**DESIGN ONE CENTER
TWO WISCONSIN CIRCLECHEVY CHASE, MD 20815
() -**Thank you for choosing CNA!**

With your CNA Paramount package policy, you have insurance coverage tailored to meet the needs of your modern business. The international network of insurance professionals and the financial strength of CNA, rated "A" by A.M. Best, provide the resources to help you manage the daily risks of your organization so that you may focus on what's most important to you.

Claim Services — There When You Need Us

Claims are reported through a single point of entry available 24/7, connecting you to the individuals and information to help you resume your business when you need it most.

To report a claim, please call (877) CNA-ASAP, fax (800) 953-7389, email lossreport@cnaasap.com, or visit www.cna.com/claim.

Risk Control Services — Help Avoid A Claim Before It Occurs

As a CNA policyholder, you have access to certified risk control professionals, risk mitigation programs and online resources to help identify and manage exposures that may disrupt your operation. We collaborate with business leaders to develop customized programs to assist you in safeguarding your assets and improving the bottom line.

To learn how our award-winning Risk Control services can help your business, please call (866) 262-0540, email us at riskcontrolwebinfo@cna.com or visit www.cna.com/riskcontrol.

When it comes to providing the coverage, service and resources paramount to your business success ... **we can show you more.**





CNA PARAMOUNT

Policy Holder Notice – Countrywide

IMPORTANT INFORMATION

NOTICE – OFFER OF TERRORISM COVERAGE NOTICE – DISCLOSURE OF PREMIUM

Solely with respect to the following **coverage parts**:

Business Property
Inland Marine

General Liability
Employee Benefits Liability

THIS NOTICE DOES NOT FORM A PART OF THE POLICY, GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

The **Named Insured** is hereby notified that under the Terrorism Risk Insurance Act, as extended and reauthorized ("Act"), the **Named Insured** has a right to purchase insurance coverage of losses arising out of acts of terrorism, as defined in Section 102(1) of the Act, subject to all applicable policy provisions. The Terrorism Risk Insurance Act established a federal program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks.

This Notice is designed to alert the **Named Insured** to coverage restrictions and to certain terrorism provisions in the policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

CHANGE IN THE DEFINITION OF A CERTIFIED ACT OF TERRORISM

The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. Originally, the Act provided that to be certified, an act of terrorism must cause losses of at least five million dollars and must have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest to coerce the government or population of the United States. However, the 2007 re-authorization of the Act removed the requirement that the act of terrorism must be committed by or on behalf of a foreign interest, and now certified acts of terrorism may encompass, for example, a terrorist act committed against the United States government by a United States citizen, when the act is determined by the federal government to be "a certified act of terrorism."

In accordance with the Act, the Insurer is required to offer the **Named Insured** the ability to purchase coverage for losses resulting from an act of terrorism that is certified under the federal program. The other provisions of this policy, including nuclear, war or military action exclusions, will still apply to such an act.

DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

The Department of the Treasury will pay a share of terrorism losses insured under the federal program. In 2015, the federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention, and shall decrease by 1 percentage point per calendar year until equal to 80%.

LIMITATION ON PAYMENT OF TERRORISM LOSSES

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**CNA PARAMOUNT****Policy Holder Notice – Countrywide**

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Calendar year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

Further, this coverage is subject to a limit on the Insurer's liability pursuant to the federal law where, if aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a Calendar year (January 1 through December 31) and the Insurer has met its insurer deductible under the Act, the Insurer shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. In such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

CONFIRMATION OF ACCEPTANCE OF COVERAGE

In accordance with the Act, the Insurer offered the **Named Insured** coverage for losses resulting from an act of terrorism that is certified under the federal program. This notice confirms that the **Named Insured** has chosen to accept the Insurer's offer of coverage for certified acts of terrorism. The policy's other provisions, including nuclear, war or military action exclusions, will still apply to such an act. The premium charge for terrorism coverage is shown separately on the Declarations.



CNA PARAMOUNT

Policy Holder Notice – New Jersey PLIGA

IMPORTANT INFORMATION

"PLIGA" SURCHARGE FOR OUR NEW JERSEY COMMERCIAL LINES POLICYHOLDERS

Your policy premium includes a New Jersey Property – Liability Insurance Guaranty Association (PLIGA) surcharge. PLIGA protects consumers from insurance company insolvencies. The cost of this guaranty fund is assessed to all insurance companies in New Jersey; and in compliance with Department of Insurance Order No. A14-109, it is passed along to individual consumers via this surcharge.

The surcharge is 0.47% of your premium for all property/liability coverage except for life insurance, accident and health insurance, workers' compensation insurance, title insurance, annuities, surety bonds, credit insurance, mortgage guaranty insurance, municipal bond coverage, fidelity insurance, investment return assurance, ocean marine insurance, and pet health insurance.

For purposes of this surcharge and in compliance with New Jersey Insurance Department Regulation N.J.S.A. 17:30A-8a (3), the declarations page of this policy is the "premium bill."

If you have questions about the New Jersey – Liability Insurance Guaranty Association or this surcharge, please contact your independent CNA agent.

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CNA PARAMOUNT

Policy Holder Notice – Countrywide

IMPORTANT INFORMATION

PREVENT UNEXPECTED PREMIUM CHARGES AT FINAL AUDIT GENERAL LIABILITY LIMITS WE REQUIRE FOR SUBCONTRACTORS YOU HIRE

Please read this IMPORTANT INFORMATION notice carefully if you hire subcontractors to perform work for you.

Your General Liability insurance premiums may increase substantially at final audit if your subcontractors do not carry the minimum General Liability insurance limits we require as defined below.

To prevent your General Liability insurance premiums from increasing at final audit, your subcontractors must carry a General Liability policy which is written on an occurrence basis and which provides Limits of Insurance as follows:

- \$ 1,000,000 Any One Occurrence (Coverage A)
- 1,000,000 Any One Person or Organization (Coverage B)
- 1,000,000 Products/Completed Operations Aggregate
- 1,000,000 General Aggregate

In certain exception cases, higher Limits of Insurance than those specified above may be required. Your agent will be notified of these exception cases in writing when they exist.

How This Requirement Can Affect Your General Liability Premium at Final Audit

At final premium audit, we will ask you to provide us with Certificates of Insurance for all subcontractors who worked for you during the policy period, to confirm that they carried the General Liability limits of insurance we require, as stated above.

Work you subcontract to other contractors whose General Liability limits of insurance meet the requirements shown above, will be rated on a subcontract cost basis, which is significantly less expensive for you than treating these subcontract costs as ratable payroll (as described below).

Any subcontractor of yours who carries General Liability limits of insurance less than those stated above, and any of your subcontractors for whom we are not provided Certificates of Insurance will be treated as your employees for rating purposes. The associated subcontract costs will be treated as ratable payroll on your policy resulting in an additional premium charge at final audit.

Prevent Unexpected Premium Charges at Final Audit:

Require Evidence Of \$1,000,000 General Liability Limits From All Of Your Subcontractors

To avoid additional premium charges at final audit caused by your subcontract costs being treated as ratable payroll, and to reduce the risk of your General Liability insurance being tapped to cover claims arising out of your subcontractor's work, we urge you to obtain Certificates of Insurance from your subcontractors, prior to their beginning work, evidencing the General Liability limits of insurance stated above. In addition to providing coverage information for their General Liability insurance, these Certificates of Insurance should also provide coverage information for your subcontractor's Automobile, Worker's Compensation, and Umbrella insurance.

Please contact your agent if you have any questions regarding these requirements or if you would like help in determining the adequacy of the insurance carried by any of your subcontractors.

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**CNA PARAMOUNT**

Policy Holder Notice – Countrywide – Premium Basis Used on Liability Schedules

Premium Basis Used on Liability Schedules

This policy includes one or more Liability coverages with associated Schedules of locations, coverages or classifications. When such Schedules display an Exposure amount used to calculate premium, the Exposure amount is often followed by an abbreviation that denotes what the Exposure amount represents (Payroll, Gross Sales, Area, etc.). Such abbreviations are described below.

A = Area	(Per 1,000 Sq. ft.)	GL = Gallons	(Per 1,000 Gallons)
AC = Acres	(Each)	GS = Grandstands/Bleacher	(Each)
AD = Activity Days	(Each)	H = Number of Golf Holes	(Each)
AN = Animals	(Each)	HO = Hoists	(Each)
AP = Airports	(Each)	HQ = Headquarters	(Each)
AT = Attendants	(Each)	K = Kennels	(Each)
AU = Audited Premium	(Last Year of Manufacture - %)	L = Limit	(Limit of Insurance for Coverage)
B = Bodies	(Each)	LD = Locations Days	(Each)
BA = Bales	(Per 1,000 Bales)	LE = Lessees	(Each)
BD = Beds	(Each)	LO = Locations	(Each)
BE = Beaches	(Each)	LR = Lakes/Reservoirs	(Each)
BO = Boats	(Each)	LW = Lawyers	(Each)
C = Total Cost	(Per \$1,000 of Total Cost)	M = Admissions	(Per 1,000 Admissions)
CD = Camper Days	(Each Camper Day)	ME = Members	(Each)
CN = Contestants	(Each)	MH = Model Homes	(Each)
CU = Convention Days	(Each)	MI = Miles	(Each)
CW = Cost of Work	(Per \$1,000 of Total Cost of Work)	NB = Newsboys	(Each)
DB = Drawbridges	(Each)	O = Operators	(Each)
DM = Dams	(Each)	OE = Operating Expenditures	(Per \$1,000 of Operating Expenditures)
DW = Dwellings	(Each)	P = Payroll	(Per \$1,000 of Payroll)
E = Each	(Per Entity Described)	PD = Passenger Days	(Per 1,000 Passenger Days)
EM = Employees	(Each)	PG = Picnic Grounds	(Each)
ES = Solar Energy Systems	(Each)	PP = Parks/Playgrounds	(Each)
ET = Turbines	(Each)	PR = Parades	(Each)
EX = Exhibitions	(Each)	PS = Persons	(Each)
F = Flat Charge	(Flat Premium Charge)	PU = Pupils	(Each)
FG = Fairgrounds	(Each)	R = Receipts	(Per \$1,000 of Receipts)
FM = Faculty Members	(Each)	RG = Registrants	(Each)
FP = Fishing Piers	(Each)	RN = Range	(Each)
G = Graduates	(Each)	RV = Revenue	(Per \$1,000 of Revenue)
GA = Games	(Each)		

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**CNA PARAMOUNT**

Policy Holder Notice – Countrywide – Premium Basis Used on Liability Schedules

S = Gross Sales	(Per \$1,000 of Gross Sales)	SP = Swimming Pools	(Each)
SA = Classification	(Total Class Specific Premium - %)	ST = Stations	(Each)
SB = Sub 336 Premium	(Products & Completed Operations Premium - %)	SU = Sub 334 Premium	(Premises & Operations Premium - %)
SC = Scouts	(Each)	TE = Teams	(Each)
SD = Students	(Each)	TO = Towers	(Each)
SE = Seats	(Each)	U = Unit	(Per Dwelling Unit)
SG = Total GL Premium	(General Liability Premium - %)	VE = Vehicles	(Per 1,000 Vehicles)
SH = Shows	(Each)	VO = Volunteers	(Each)
SL = 334/336 Premium	(Premises & Operations and Products & Completed Operations Premium - %)	WC = WC Premium	(Per 1,000 of Workers' Compensation Premium)
		Z = Zoos	(Each)



CNA PARAMOUNT

Policy Holder Notice — Countrywide

DENOTING DEFINED TERMS

As noted elsewhere in this Policy, terms in **bold face type** have the special meanings assigned to them in pertinent Definitions sections or Glossaries. When applicable, terms in "quotation marks" shall be treated as if they were in bold face type, and shall have the same special meanings described in the pertinent Definitions sections or Glossaries.

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POLICYHOLDER NOTICE

CNA Commercial Insurance
151 N. Franklin St.
Chicago, IL 60606

Regarding Your: CNA Commercial Insurance Coverage

Dear CNA Policyholder:

Ethics and proper business conduct has been the cornerstone of CNA since 1897. While much has changed during the last century, our commitment to these core values has not wavered. We strongly believe that proper business conduct is more than the practice of avoiding wrong; it is also a matter of choosing to do right. Nowhere is this more essential than helping in the fight against terrorism. As such, we are committed to complying with U.S. Department of Treasury Office of Foreign Asset Control (OFAC) requirements.

Through a variety of laws, OFAC administers and enforces economic sanctions against countries and groups of individuals, such as terrorists and narcotics traffickers. These laws prohibit all United States citizens (including corporations and other entities) and permanent residents from engaging in transactions with sanctioned countries and with individuals and entities on the Specially Designated Nationals (SDN) list. Because all U.S. citizens and companies are subject to this law, we wanted to be sure you were aware of its scope and restrictions. If you haven't already done so, you may want to consider discussing this issue with your legal counsel to ensure you are in compliance.

For insurance companies, accepting premium from, issuing a policy to, insuring property of, or making a claim payment to an individual or entity that is the subject of U.S.-imposed economic sanctions or trade embargoes usually are violations of these laws and regulations. Fines for violating OFAC requirements can be substantial. CNA has established an OFAC compliance program part which includes the use of exclusionary policy language. We believe this makes good business sense for CNA and you.

The purpose of this letter is to advise you that your renewal policy includes OFAC exclusionary policy language, which may reduce or eliminate certain coverage. Specifically, if it is determined that your policy violates certain Federal or State laws or regulations, such as the U.S. list of Specially Designated Nationals or Blocked Persons (organizations or individuals associated with terrorist groups) any term or condition of your policy will be null and void to the extent it violates the applicable laws or regulations of the United States.

We're sure you share our commitment to compliance and thank you for your cooperation.

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**CNA PARAMOUNT****Policy Declarations**

Policy Issued by:	Name: CONTINENTAL CASUALTY COMPANY	Policy Number: 6056872807
	Address: 151 N Franklin CHICAGO, IL 60606	Renewal of: 6056872807
Producer's Information:	Name: SCHINNERER & CO., INC. VICTOR O.	Producer Code: 028570
	Address: TWO WISCONSIN CIRCLE CHEVY CHASE, MD 20815	
1. Named Insured and mailing address:	Name: SESI CONSULTING ENGINEERS	
	Address: 12A MAPLE AVE PINE BROOK, NJ 07058-9837	
2. Coverage Parts:	The coverage parts attached to and forming part of this Policy <u>Business Property</u> <u>Inland Marine</u> <u>General Liability</u> <u>Employee Benefits Liability</u>	
3. Policy Period:	Effective date from: <u>12/23/2018</u> to <u>12/23/2019</u>	At 12:01 A.M. Standard Time at your mailing address shown above
4. Limits of Insurance and Deductibles:	See Coverage Part Declarations	
5. Premium, Surcharges, Taxes and Fees at Issuance:	See Coverage Part Declarations for Coverage Part Premium, surcharges, taxes and fees Total Premium and applicable taxes, surcharges and fees <u> </u>	



CNA PARAMOUNT

Policy Declarations

6. Forms and
Endorsements
Attached to this
Policy at
Issuance:

See Schedule of Forms and Endorsements

These Declarations, along with any attached forms and endorsements shall constitute the contract between the **Insureds** and the Insurer.

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

I. CNA PARAMOUNT**A. Policyholder Notices**

Endm't Number	Form Title	Form Number	Form Edition
	Policy Holder Notice - Countrywide	CNA62820XX	02-15
	Policyholder Notice - New Jersey PLIGA Surcharge	CNA62848NJ	02-18
	Policy Holder Notice - Countrywide	CNA74722XX	01-15
	Policy Holder Notice - Countrywide - Premium Basis Used on Liability Schedules	CNA75144XX	04-15
	Policy Holder Notice - Countrywide	CNA89319XX	06-17
	IMP INF Economic And Trade Sanctions Condition	G145041A	05-03

B. Policy Terms & Conditions

	Policy Declarations	CNA62639XX	09-12
	Schedule of Forms and Endorsements	CNA62640XX	09-12
	Common Terms and Conditions	CNA62642XX	10-15

II. POLICY COVERAGE PARTS**A. First Party Terms & Conditions**

	First Party Glossary of Defined Terms	CNA62641XX	10-15
	First Party Terms and Conditions	CNA62647XX	10-15

B. Business Property

	Business Property Coverage Part Declarations	CNA62643XX	09-12
	Business Property Schedule of Coverages and Limits	CNA62645XX	10-15
	Business Property Schedule of Locations	CNA62644XX	10-15
1	Loss Payee or Mortgagee Schedule	CNA62728XX	10-15
	Business Property Coverage Part	CNA62648XX	10-15
2	Equipment Breakdown Exclusion Endorsement	CNA81067XX	10-15

D. Inland Marine

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
	Inland Marine Coverage Part Declarations	G55232	01-97
	Contractors Equipment Declaration-Policy Level	G300665B	11-09
	Contractors Equipment Declaration-Add Cov and Ext	G300666B	11-09
	Valuable Papers and Records Schedule	G55231C	07-88
	Commercial Inland Marine Conditions	CM0001	09-04
	Valuable Papers and Records Coverage Form	CM0067	03-10
	Loss Payable Provision	G15028A	08-89
	Contractors Equipment Coverage Form	G44080H	11-09

F. General Liability

	General Liability Coverage Part Declarations	CNA74694XX	01-15
	Additional Declarations - General Liability Schedule of Locations and Coverages	CNA75126XX	01-15
	Commercial General Liability Coverage Part	CG0001	04-13
3	General Liability Extension Endorsement	CNA74879XX	01-15
4	Coverage for Liability for Hazards of Lead without Sublimit Endorsement - New Jersey	CNA74942NJ	01-15
5	Blanket Additional Insured - Owners, Lessees or Contractors - with Products-Completed Operations Coverage - Limited Liability Endorsement	CNA75081XX	01-15
6	Pollution Exclusion Amendatory Endorsement	CNA74843XX	01-15
7	Primary and Noncontributory - Other Insurance Condition Endorsement	CNA74987XX	01-15
8	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
9	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
10	Fungi / Mold / Mildew / Yeast / Microbe Exclusion Endorsement	CNA74708XX	01-15
11	Employment-Related Practices Exclusion Endorsement	CNA74761XX	01-15

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
12	Testing or Consulting Errors and Omissions Exclusion Endorsement	CNA74775XX	01-15
13	Contractors - Professional Liability Exclusion Endorsement	CNA74801XX	01-15
14	Construction Wrap-Up Program Exclusion Endorsement	CNA74863XX	01-15
15	Exterior Finish System Products/Completed Operations Property Damage Exclusion Endorsement	CNA74892XX	01-15
16	Engineers, Architects or Surveyors Professional Liability Exclusion Endorsement	CNA74980XX	01-15
17	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - with Limited Bodily Injury Exception Endorsement	CNA75089XX	01-15

G. Employee Benefits Liability

	Employee Benefits Liability Coverage Part Declarations	CNA74693XX	01-15
	Additional Declarations - Employee Benefits Liability Schedule of Locations and Coverages	CNA75133XX	01-15
	Employee Benefits Liability Coverage Part - Occurrence	CNA74721XX	01-15
18	Employee Benefits Liability - Amended Definition of Executive Officer Endorsement	CNA86269XX	10-16

III. POLICY ENDORSEMENTS

19	Amendment to Policy Declarations- Named Insured Endorsement	CNA62700XX	09-12
	Coordination of Deductibles	G123098C	12-06
	Economic And Trade Sanctions Condition	G144291A	03-03
	New Jersey Changes	IL0111	11-03
20	Broad Named Insured Endorsement	CNA75108XX	01-15

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
21	Bridge Endorsement	CNA62646XX	01-15
22	Cancellation / Non-Renewal - New Jersey	CNA62814NJ	09-12
23	Amendatory Endorsement - New Jersey	CNA62815NJ	10-15
24	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
25	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
26	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
27	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
28	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
29	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
30	Calculation of Premium Endorsement	CNA74726XX	01-15
31	Bridge Endorsement	CNA85485XX	05-16
32	Asbestos Exclusion Endorsement	CNA74719XX	01-15
33	Nuclear Energy Liability Exclusion Endorsement (Broad Form)	CNA74727XX	01-15
34	Cap on Losses from Certified Acts of Terrorism Endorsement	CNA81503XX	02-15



CNA PARAMOUNT

Common Terms and Conditions

The Insurer and the **Named Insured**, in consideration of the payment of the premium and in reliance upon all statements made in the application furnished to the Insurer designated in the **Policy Declarations**, a stock insurance corporation, hereafter called the "Insurer," agree as follows. Terms in bold face type have special meaning as set forth in any applicable **First Party Glossary of Defined Terms** or the applicable **coverage parts** of this Policy. All headings are also in bold, whether or not they contain defined terms. See **Section XVI, HEADINGS** below.

I. ASSIGNMENT OF INTEREST

Assignment of interest under this Policy shall not bind the Insurer unless its consent is endorsed to this Policy except in the case of death of a natural person **Named Insured**.

II. BANKRUPTCY

Bankruptcy or insolvency of any **Named Insured** or of the **Named Insured's** estate shall not relieve the Insurer of any of its obligations hereunder.

III. CANCELLATION/NONRENEWAL

A. Insurer's Right to Cancel

The Insurer may cancel this policy by providing to the **First Named Insured** written notice of such cancellation stating when, not less than 10 days thereafter, such cancellation shall be effective if such cancellation is due to non-payment of premium. If cancellation is due to any other reason, such notice shall be provided not less than 60 days thereafter.

B. Named Insured's Right to Cancel

The **First Named Insured** may cancel this Policy by providing the Insurer written notice stating when thereafter such cancellation shall be effective. The mailing or delivery of such notice shall be sufficient.

C. Premium Refund

If this policy is cancelled, the Insurer will send the **First Named Insured** any premium refund due. If the Insurer cancels, the refund will be pro rata. If the **First Named Insured** cancels, the refund may be less than pro rata. The cancellation will be effective even if the Insurer has not made or offered a refund.

D. Nonrenewal

If the Insurer decides not to offer any renewal terms for this Policy, the Insurer shall provide written notice to the **Named Insured** at least 60 days prior to the Policy expiration date. The notice shall include the reason for such non-renewal.

E. Notices

If any notice required under this Section is mailed, proof of mailing will be sufficient proof of notice.

IV. CHANGES

Notice to or knowledge possessed by any agent or other person acting on behalf of the Insurer shall not effect a waiver or a change in any part of this Policy or stop the Insurer from asserting any right under the provisions of this Policy, nor shall the provisions be waived or changed except by written endorsement issued to form a part of this Policy.

V. CONFORMITY TO STATUTE

Terms of these conditions or any **coverage part** that are in conflict with the statutes of the state in which this policy is issued are hereby amended to conform to such statutes.

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CNA PARAMOUNT

Common Terms and Conditions

VI. COORDINATION AMONG COVERAGE PARTS

Subject always to the applicable Limit of Liability, should two or more **coverage parts** apply to the same loss, the Insurer will not pay more than the **Named Insured's** actual loss.

VII. COVERAGE PART TERMS AND CONDITIONS

The terms and conditions of each **coverage part** apply only to that **coverage part** and shall not apply to any other **coverage part**. If any provision in the **Common Terms and Conditions** is inconsistent or in conflict with the terms and conditions of any **coverage part**, the terms and conditions of such **coverage part** shall control for purposes of that **coverage part**.

VIII. CURRENCY

All premiums, limits, deductibles and other amounts stated or payable under this Policy are expressed and payable in the currency of the United States of America. If any payments due under this Policy are stated or incurred in a currency other than United States of America dollars, payment under this Policy will be made in United States of America dollars, at the rate of exchange published in The Wall Street Journal on the date the Insurer's obligation to pay such amount is established (or, if not published on such date, the next publication date of The Wall Street Journal).

IX. ENTIRE AGREEMENT

The **Named Insureds** agree that this Policy constitutes the entire contract existing between them and the Insurer or any of its agents relating to this insurance.

X. EXAMINATION OF THE INSURED'S BOOKS AND RECORDS

The Insurer may examine and audit any **Named Insured's** books and records as they relate to this Policy at any time during the **policy period** and up to 3 years afterward.

XI. INSPECTIONS AND SURVEYS

The Insurer has the right but not the obligation to:

- A. make inspections and surveys at any time;
- B. provide reports on the conditions it finds;
- C. recommend changes; or
- D. conduct loss control and prevention activity.

Any inspections, surveys, reports, or recommendations relate only to insurability and the premiums to be charged.

The Insurer does not:

- 1. make safety inspections;
- 2. undertake to perform the duty of any entity to provide for the health or safety of workers or the public;
- 3. warrant that conditions are safe or healthful or comply with laws, regulations, codes or standards.

XII. LIBERALIZATION

If the Insurer adopts any revision that would broaden the coverage under this Policy without additional premium within 60 days prior to or during the **policy period**, the broadened coverage will immediately apply to this Policy.



CNA PARAMOUNT

Common Terms and Conditions

XIII. NAMED INSURED AUTHORIZATION AND NOTICES

The **First Named Insured** agrees that it will act on behalf of all **Named Insureds** with respect to the giving of all notices to the Insurer, the receipt of notices from the Insurer, the payment of the premiums, the receipt of any return premiums that may become due under this Policy, and the acceptance of endorsements.

Any notices required under the **CANCELLATION / NON-RENEWAL** sections of this Policy shall be provided to the **First Named Insured** at the last known address and to its insurance agent or broker. If notice is mailed, proof of mailing will be sufficient proof of notice.

XIV. NO SUIT AGAINST INSURER

A. No suit shall be brought under this Policy by anyone other than the **Named Insured**. The **Named Insured** may not bring any such suit, action or legal proceeding unless, as a condition precedent, there shall have been full compliance with all the provisions of this Policy and:

1. with respect to any property **coverage part**, the action is brought within 3 years after the date on which the loss or damage occurred or, with respect to any crime coverage, the date the loss was **discovered**;
2. with respect to any third party **coverage part**, the amount of the **Named Insured's** obligation to pay shall have been finally determined either by final and nonappealable judgment against the **Named Insured** after trial or by written agreement of the **Named Insured**, the claimant and the Insurer.

However, if any law prohibits such time limitation then the limitation is amended to equal the minimum time limitation required by such law.

B. No person or organization shall have any right under this Policy to join the Insurer as a party to any suit against the **Named Insured** to determine the **Named Insured's** liability, nor shall the Insurer be impleaded by the **Named Insured** or their legal representatives in any such suit.

XV. TRADE AND ECONOMIC SANCTIONS

This Policy does not provide coverage for any **Named Insured**, transactions, or any loss that is uninsurable under the laws or regulations of the United States concerning trade or economic sanctions.

XVI. HEADINGS

The descriptions in the headings of this Policy are solely for convenience, and form no part of the terms and conditions of coverage.

IN WITNESS WHEREOF, the Insurer has caused this Policy to be signed by its Chairman and Secretary at Chicago, Illinois, but the same shall not be binding upon the Insurer unless countersigned by a duly authorized representative of the Insurer.

Chairman

Secretary





CNA PARAMOUNT

First Party Glossary of Defined Terms

This **First Party Glossary of Defined Terms** applies to the **Business Property Coverage Part** and the **Business Crime Coverage Part**, as applicable, and their associated forms and endorsements. For purposes of this Policy, words in **bold**, whether expressed in the singular or the plural, have the meaning shown below.

Act or Decision

Act or decision means any act or decision, whether intentional or negligent, including the failure to act or decide, of any person, group, organization or governmental body which creates or allows a result which is unexpected, inadequate, defective, faulty or otherwise unsuitable for the intended purpose.

Actual Cash Value

Actual cash value means the **replacement cost** with deduction for depreciation, deterioration and obsolescence which amount is computed as of the time and at the place of loss or damage.

Alteration

Alteration means the material modification of an **original document** by a person acting without authority and with the intent to deceive. **Alteration** does not include the electronic or manual insertion of any personal identification code, including personal identification numbers or password or a **counterfeit**.

Banking Premises

Banking premises means the interior of that portion of any **building** occupied by a **financial institution**.

Bonus Payment

Bonus payment means the unamortized amount, other than rent or security, which the **Named Insured** paid to acquire the **Named Insured's** lease and that will not be refunded to the **Named Insured**.

Building

Building means a building or structure, including completed additions, additions under construction and alterations and repairs to such building or structure that the **Named Insured** owns, occupies or is legally or contractually required to insure.

Business Income

Business income means **net income**, including **rental value**, plus **continuing operating expenses**. **Business income** does not include **research and development business income**.

Client

Client means a third party for whom the **Named Insured** performs specified professional services for a fee.

Computer Fraud

Computer fraud means **theft of money, securities and other property** following and directly related to the use of any computer to fraudulently cause a transfer of that property to a person who is not an **employee** or to an account of any **financial institution** not controlled by the **Named Insured**.

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CNA PARAMOUNT

First Party Glossary of Defined Terms

Contaminants or Pollutants

Contaminants or pollutants mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

Continuing Operating Expenses

Continuing operating expenses means:

- A. the **Named Insured's** normal operating expenses including any reasonable and necessary payroll; plus
- B. charges that are the unsatisfied legal obligation of the **Named Insured's** tenants and for which the **Named Insured** is now obligated.

Continuing operating expenses does not include **extra expense**, expediting expense or **research and development project continuing expenses**.

Counterfeit

Counterfeit means a **written** imitation of an actual valid **original document** that is intended to deceive and to be taken as the **original document**.

Coverage Part

Coverage part means the **Business Property Coverage Part** and **Business Crime Coverage Part**, as applicable.

Coverage Territory

Coverage territory means the United States of America, its territories or possessions, Canada, or Puerto Rico. **Coverage territory** does not include any waterborne shipment to or from Alaska, Puerto Rico, Hawaii or territories or possessions of the United States of America.

Covered Equipment

Covered equipment means any boiler, fired or unfired vessel, refrigerating or air conditioning system, piping and its accessory equipment, and any mechanical or electrical machine or apparatus used for the generation, transmission, or utilization of mechanical or electrical power.

Covered Instruments

Covered instruments means **written** checks, drafts, promissory notes or similar **written** promises, orders or directions to pay a sum certain in **money**, and also includes **written** instruments required in conjunction with any credit, debit or charge card issued to the **Named Insured** or to any **employee** for business purposes, or issued to any proprietor, partner, **member** or officer of the **Named Insured** for personal use.

Covered Peril

Covered peril means a fortuitous cause or event, not otherwise excluded, which occurs during this **policy period**.

Covered peril does not include:

1. a fortuitous cause or event, whether or not excluded, which actually occurred prior to the **policy period**, regardless of the date on which it first becomes manifest or is first discovered; or
2. damage from unknown causes or events.



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First Party Glossary of Defined Terms

Covered Property

Covered property means the property that is insured for loss or damage under the **Business Property Coverage Part** or endorsements.

Denial of Service Attack

Denial of service attack means an attack executed over one or more networks or the internet, which attack is designed and intended to disrupt the operation of one or more networks and render the networks inaccessible to authorized users.

Dependent Property

Dependent property means a premises that is operated by others on whom the **Named Insured** depends to:

- A. deliver materials or services to the **Named Insured** or to others for the **Named Insured's** account;
- B. accept the **Named Insured's** products or services;
- C. manufacture products for delivery to the **Named Insured's** customers under contract of sale; or
- D. attract customers to the **Named Insured's** business.

The **dependent property** includes the area associated with that address in which the occupant of the above premises is legally entitled to conduct business activities and includes the area extending 1,000 feet beyond that address.

Dependent property does not include:

- 1. any premises operated by others on whom the **Named Insured** depends to deliver any:
 - a. power, communications or other utility services;
 - b. internet access or internet services; or
 - c. data management, network management, software management or cloud computing and storage services; or
- 2. any premises within any country in which the United States government has imposed sanctions, embargoes or similar prohibitions.

Discover or Discovered

Discover or **discovered** means the earlier of the time when the **Named Insured** first:

- A. becomes aware of facts which would cause a reasonable person to assume that a covered loss did or will happen, regardless of when the act that may cause or contribute to such loss occurred, even though the exact amount or details of loss may not be known; or
- B. receives notice of an actual or potential claim in which it is alleged that the **Named Insured** is liable to a third party under circumstances that, if true, would constitute a covered loss.

Earth Movement

Earth movement means earthquake or other seismic activity (including but not limited to underground magma activity), the abrupt rising, sinking or shifting of earth (naturally occurring or man-made) or mine subsidence. However, **earth movement** does not include landslide, avalanche, tsunami, **sinkhole collapse** or **volcanic eruption**.

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First Party Glossary of Defined Terms

Electronic Data Processing Equipment

Electronic data processing equipment means:

- A. a network of electronic components capable of accepting information and processing it according to a plan and which exists primarily to generate information in tangible form or on electronic media, including climate control and fire protective equipment used solely in connection with data processing operations;
- B. telephone equipment; and
- C. facsimile equipment.

Electronic data processing equipment does not include any equipment which:

- 1. are **stock**; or
- 2. exist primarily to control or operate machinery or equipment to produce **goods in process** or **finished stock**.

Electronic Data Processing Equipment Leasehold Values

Electronic data processing equipment leasehold values means the present value of the difference between the:

- A. actual periodic lease payments for **electronic data processing equipment** that has incurred direct physical loss or damage and for which the **Named Insured** remains liable during the unexpired term of the lease; and
- B. periodic payment for the replacement of **electronic data processing equipment** due under the new lease, for each remaining month of the term of the lease.

Electronic Infection

Electronic infection means the transmission of a computer virus.

Electronic Vandalism

Electronic vandalism means the willful or malicious alteration, manipulation or destruction of **media**, **electronic data processing equipment**, **research and development project property** and **records of accounts receivable** due to **system penetration**, **electronic infection** or a **denial of service attack**, including such acts committed by an employee (including leased and temporary employees).

Employee

Employee means:

- A. any natural person:
 - 1. while in the **Named Insured's** service (and for 60 days after termination of service);
 - 2. whom the **Named Insured** compensates directly by salary, wages, or commissions; and
 - 3. whom the **Named Insured** has the right to direct and control while performing services for the **Named Insured**;
- B. any natural person who is furnished to the **Named Insured**:
 - 1. to substitute for a permanent employee on leave; or
 - 2. to meet seasonal or short-term workload conditions,

while that person is subject to the **Named Insured's** direction and control and performing services for the **Named Insured**, excluding, however, any such person while having care and custody of the **Named Insured's** property outside the **premises**;



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- C. any natural person leased to the **Named Insured**, under an agreement between the **Named Insured** and a labor leasing firm, while that person is subject to the **Named Insured's** direction and control and performing services for the **Named Insured**;
- D. any non-compensated natural person:
 - 1. other than one who is a fund solicitor, while performing services for the **Named Insured** that are usual to the duties of an employee or officer; or
 - 2. while acting as a fund solicitor during fund raising campaigns; or
- E. solely with respect to an **employee benefit plan**, any natural person who is required to be bonded by the Employee Retirement Income Security Act of 1974 (ERISA), any amendments thereto and any regulations promulgated thereunder.

Other than with respect to an **employee benefit plan**, **employee** does not include any:

- 1. agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character; or
- 2. **manager, member**, partner, proprietor, director or trustee, but solely to the extent he or she is acting in his or her capacity as such.

Employee Benefit Plan

Employee benefit plan means an employee welfare benefit plan or an employee pension benefit plan as more fully set forth in Title 1, Section 3 of the Employee Retirement Income Security Act of 1974 (ERISA) and any amendments thereto and which is solely sponsored by the **Named Insured**.

Employee Theft

Employee theft means **theft** committed by an **employee** to the deprivation of the **Named Insured** or an **employee benefit plan**, whether identified or not, acting alone or in collusion with others. Solely with respect to an **employee benefit plan**, **employee theft** means all acts of fraud or dishonesty required to be bonded against by the Employee Retirement Income Security Act of 1974 (ERISA), any amendments thereto and any regulations promulgated thereunder.

Employee theft also includes **forgery** of such property by an **employee**.

Equipment Breakdown Peril

Equipment breakdown peril means:

- A. Artificially generated electrical current, including electrical arcing, that injures or disturbs electrical devices wiring or equipment.
- B. Explosion, rupture or bursting of steam boilers, steam pipes, steam engines, steam turbines, gas turbines or apparatus attached to and forming a part thereof, when owned, operated or controlled by the **Named Insured**, except for the explosion of accumulated gases or fuel within the furnace of any fired vessel, other than gas turbines, or within the flues or passages through which the products of combustion pass.
- C. Any condition or event inside steam boilers, steam pipes, steam engines, steam turbines, gas turbines or apparatus attached to and forming a part thereof, when owned, operated or controlled by the **Named Insured**; except for explosion of accumulated gases or fuel within the furnace of any fired vessel, other than gas turbines, or within the flues or passages through which the gases of combustion pass.
- D. Any condition or event, other than an explosion, inside hot water boilers, other water heating equipment, engines other than steam engines or pressure vessels when owned, operated or controlled by the **Named Insured**.
- E. Mechanical or machinery breakdown, including rupture or bursting caused by centrifugal force, of property owned, operated or controlled by the **Named Insured**.





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Executive Officer

Executive officer means any natural person partner, member, officer, manager (of a limited liability company), director or trustee of the **Named Insured**.

Extra Expense

Extra expense means actual reasonable and necessary operating expenses the **Named Insured** incurs during the **period of restoration** that would not have been necessary to incur if there had been no direct physical loss of or damage to property, provided such expenses are incurred:

- A. to avoid or minimize the suspension or delay of **operations** and to continue such **operations** which have been affected by the direct physical loss or damage to the property; or
- B. in an attempt to minimize the **period of restoration**.

Extra expense does not include:

- 1. **research and development project continuing expenses** or **continuing operating expenses**;
- 2. costs incurred to purchase **merchandise** as a replacement for the **Named Insured's finished stock**;
- 3. costs to repair or replace any property, or research or restore **media** or **records of accounts receivable**; or
- 4. amounts incurred on financing or investment activity conducted for the **Named Insured's** account.

Financial Institution

Financial institution means:

- A. a banking, savings or thrift institution, credit union or similar depository institution; or
- B. a stock brokerage firm, mutual fund, liquid assets fund or similar investment institution where the **Named Insured** maintains an account.

However, **financial institution** does not include check cashers, currency exchangers or money remittance firms.

Fine Arts

Fine arts means paintings, etchings, pictures, tapestries, art glass windows, valuable rugs, statuary, marbles, bronzes, antiques, porcelains, rare books, manuscripts, and similar property of rarity, historical value or artistic merit.

Finished Stock

Finished stock means **manufactured goods** that are in a completed state and ready for packing, shipment, installation or sale. However, **finished stock** does not include **manufactured goods** that are held for sale at a **location** of any retail outlet.

First Named Insured

First Named Insured means the person or entity first named in Item 1 of the Policy Declarations.

Fixtures

Fixtures means:

- A. indoor or outdoor property fixed or attached to a **building**, including permanently installed machinery and equipment; or
- B. glass (including all lettering and ornamentation) forming part of the **building**.



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Flood

Flood means a general and temporary condition of partial or complete inundation of normally dry land areas from:

- A. the overflow, or the expansion beyond normal boundaries, of inland or tidal waters, including natural or man-made lakes, reservoirs, ponds, brooks, rivers, streams, harbors, oceans or any other body of water or watercourse;
 - B. waves, tides or tidal waves including tsunami;
- or their spray, all whether driven by wind or not, including storm surge.

Forgery

Forgery means the signing of the name of another person or organization with intent to deceive. **Forgery** does not include:

- A. a signature which consists in whole or in part of one's own name signed with or without authority, in any capacity for any purpose;
- B. the electronic or manual insertion of any personal identification code, including personal identification numbers or passwords; or
- C. counterfeit.

Funds Transfer Fraud

Funds transfer fraud means **theft of money** and **securities** following and directly related to the use of fraudulent **written** or verbal instructions which are purported to have been made by the **Named Insured**, which causes an electronic transfer of **money** or **securities** from a **financial institution** to:

- A. an account at a **financial institution** not controlled by the **Named Insured**; or
- B. a person other than an **employee**.

Fungi

Fungi means any form of fungus, including but not limited to, yeast, mold, mildew, rust, smut or mushroom, and including any spores, mycotoxins, odors, or any other substances, products, or byproducts produced by, released by, or arising out of the current or past presence of fungi. **Fungi** does not include any fungi intended by the **Named Insured** for consumption.

Goods In Process

Goods in process mean **raw stock** which has undergone any aging, seasoning, mechanical or other process of manufacture but which has not become **finished stock**.

Green Insured Property

Green insured property means **insured property** created, built or constructed following the practice of creating **buildings** or materials or using processes that incorporate one or more of the following practices and are certified as such by a government organization or a nationally or internationally recognized building industry organization or governmental agency, such as the U.S. Green Building Council (LEED certification), ECD Energy, Environment Canada (Green Globes) or the U.S. Department of Energy:

- A. Energy Efficiency, including steps implemented to obtain an ENERGY STAR label for a **building** at a **location** or **reported unspecified location**, as well as use of ENERGY STAR or equivalently rated materials, lighting systems, HVAC equipment, appliances or electronic products (if current like kind and quality replacement is not ENERGY STAR rated).

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First Party Glossary of Defined Terms

- B. Water Efficiency, including use of water efficient processes and wastewater technologies, as well as use of alternative water or indoor plumbing systems that reduce water usage from any plumbing fixture.
- C. Materials Efficiency, including use of sustainable and environmentally preferable construction materials, materials management and re-cycling programs.
- D. Environmental Quality, including reduction of the quantity of indoor air contaminants by use of low-emitting products or materials.

Green insured property does not include **stock**, processing water, molds and dies, property in the open, **personal property of others** or **personal property of executive officers or employees**.

Gross Leasehold Interest

Gross leasehold interest means the difference between the:

- A. the current monthly rental value at the market rate of the **location** or the **reported unspecified location** the **Named Insured** has leased on the date the direct physical loss or damage occurred; and
- B. the actual monthly rent the **Named Insured** currently pays, including taxes, insurance, janitorial or other services or fees that the **Named Insured** pays as part of the rent and other monthly assessments.

Installation Location

Installation location means a premises that is not owned, leased or operated by the **Named Insured** at which **installation property** is or will be installed, constructed or serviced.

Installation Property

Installation property means **personal property** that has or will become a permanent part of an installation, construction, or service project being performed for others by the **Named Insured**, or on the **Named Insured's** behalf.

Insured Property

Insured property means **real property** and **personal property**.

Location

Location means each of the locations specified in the **Business Property Schedule of Locations** or scheduled in any endorsement to this Policy and includes:

- A. the area associated with that address in which the **Named Insured** is legally entitled to conduct business activities; and
- B. the area extending 1,000 feet beyond that address.

Manager

Manager means any natural person manager or **member**.

Manufactured Goods

Manufactured goods means goods manufactured at a premises:

- A. the **Named Insured** owns or operates; or
- B. that the **Named Insured** does not own or operate, provided the **Named Insured**:
 1. contracted for the goods to be manufactured exclusively for the **Named Insured**; and



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2. the **Named Insured** is the owner or licensee of the design, patent, trademark or copyright for the goods.

Market Value

Market value means the price that property might be expected to realize if offered for sale in a fair market.

Media

Media means recorded information in any format which is an existing original or which can be duplicated or replaced by purchasing an existing duplicate that is for sale, and including any material upon which it is inscribed, printed, written or recorded, owned by the **Named Insured** or owned by others in the **Named Insured's** care, custody or control.

Media does not include **money, securities, stock, fine arts, records of accounts receivable or research and development project property.**

Member

Member means any person serving on the Board of Managers or equivalent executive of a **Named Insured** that is a limited liability company.

Merchandise

Merchandise means:

- A. goods held for sale or installation by the **Named Insured** which are not **manufactured goods**; or
- B. **manufactured goods** which are completed and ready for packing, shipment, installation or sale at a **location** of any retail outlet.

Messenger

Messenger means any of the **Named Insured's** natural person **members**, proprietors, partners, **executive officers** or **employees** who are duly authorized by the **Named Insured** to have care and custody of the property outside the premises.

Microbes

Microbes means any:

- A. non-fungal microorganism;
- B. non-fungal, colony-form organism;
- C. virus; or
- D. bacteria.

Microbe includes any spores, mycotoxins, odors, or any other substances, products, or byproducts produced by, released by, or arising out of the current or past presence of **microbes**.

Mobile Computing Device

Mobile computing device means cellular phones, laptop computers and other personal hand-held electronic devices, including accessories for such portable computing devices used in the **Named Insured's** business that are owned by the **Named Insured, executive officers** or employees (including leased or temporary employees).

Mobile computing device does not include any of these devices while rented or leased to others or **stock**.

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Money

Money means:

- A. currency, coins and bank notes in current use and having a face value; and
- B. travelers checks, register checks and money orders held for sale to the public.

Monthly Leasehold Interest

Monthly leasehold interest means the original costs the **Named Insured** paid for **bonus payments** and **prepaid rent**, divided by the number of months left in the **Named Insured's** lease at the time of the expenditure.

Mudslide or Mudflow

Mudslide or mudflow means a river of liquid and flowing mud on the surface of normally dry land areas as when earth is carried by a current of water and deposited along the path of the current.

Named Insured

Named Insured means the persons or entities named as such on the **Business Crime Coverage Part**, **Business Property Coverage Part** or Policy Declarations.

For **insured property** that is the subject of a Contract of Sale, **Named Insured** includes the Contract of Sale Loss Payee.

Named Storm

Named storm means a tropical storm system that is declared to be named by the National Hurricane Center, World Meteorological Organization or any similar organization, agency or body responsible for naming such weather systems, including tropical storm spawned tornados or microbursts.

The named tropical storm begins when such organization, agency or body officially declares the storm system as a named tropical storm and ends when that organization, agency or body officially declares the named tropical storm:

- A. permanently downgraded to a tropical depression;
- B. reclassified as a Post Tropical Cyclone and the maximum sustained surface wind speed (using U.S. 1-minute average) is 33 kt (38 mph or 62 km/hr) or less; or
- C. reclassified as an Extra Tropical Cyclone and the maximum sustained surface wind speed (using U.S. 1-minute average) is 33 kt (38 mph or 62 km/hr) or less.

Net Income

Net Income means net profit or loss that would likely have been earned or incurred before taxes. **Net income** does not include any profit that would likely have been earned as a result of an increase in the business transactions due to favorable business conditions caused by the impact of the **covered peril** in the vicinity of such **covered peril**.

Net Leasehold Interest

Net leasehold interest means the net present value of the **gross leasehold interest** for each remaining month of the term of the lease, discounted at the Prime Rate on the date the direct physical loss or damage occurs, rounded to the nearest dollar.



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Newly Acquired Location

Newly acquired location means a fixed premises the **Named Insured** owns, leases, rents or controls. The premises becomes a **newly acquired location** on the later of:

- A. the date the **Named Insured** obtains possession or control of the premises; or
- B. the date the **real property, personal property, fine arts, records of accounts receivable** or **media** for which the **Named Insured** has an insurable interest is placed at the premises.

Newly acquired location does not include:

- 1. a **location**;
- 2. an **unspecified location**;
- 3. a **reported unspecified location**;
- 4. an **installation location**; or
- 5. a fair, trade show or exhibition.

Occurrence

Occurrence means one event or a series of related events that contribute concurrently to or contribute in any sequence to physical loss of or damage to property. However, with respect to:

- A. the **equipment breakdown peril, occurrence** means all equipment breakdowns that manifest themselves at the same time and are the result of the same cause, regardless of the number of **locations** or **reported unspecified locations** or other premises involved.
- B. a **named storm, occurrence** means each **named storm**. If a **named storm** is downgraded to a tropical depression, such tropical depression shall be considered a separate **occurrence**.
- C. **theft, occurrence** means all loss sustained by the **Named Insured** caused by:
 - 1. any single act or series of related acts;
 - 2. any act or acts involving one person, or a group of persons acting together; or
 - 3. an act or event, or a series of related acts or events, not involving any identifiable person.
- D. **volcanic eruption, occurrence** means all volcanic eruptions, explosions or effusions that occur within any 168 hour period.
- E. **Employee Theft Coverage** or **Employee Theft of Client Property Coverage, occurrence** means:
 - 1. any single act;
 - 2. the combined total of all separate acts whether or not related; or
 - 3. a series of acts whether or not related,

committed by an **employee**, acting alone or in collusion with other persons, or any group of **employees** acting together, even if in collusion with other persons, during the **policy period**, before the **policy period** or both, subject to the **Loss Sustained During Prior Policy** Condition under the **BUSINESS CRIME COVERAGE CONDITIONS** in the **First Party Terms and Conditions**.
- F. **Forgery or Alteration Coverage, occurrence** means:
 - 1. any single act;
 - 2. the combined total of all separate acts whether or not related; or
 - 3. a series of acts whether or not related,

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committed by any one person acting alone or in collusion with others, or in which any such person is implicated, involving one or more instruments, during this **policy period**, before this **policy period** or both, subject to the **Loss Sustained During Prior Policy** condition under the **BUSINESS CRIME COVERAGE CONDITIONS** in the **First Party Terms and Conditions**.

G. Money and Securities Coverage or any other coverage provided under the **Business Crime Coverage Part**, **occurrence** means:

1. any single act, or series of related acts;
2. the combined total of all separate acts whether or not related; or
3. a series of acts whether or not related,

committed by any one person acting alone or in collusion with others, or not committed by any identifiable person, during the **policy period**, before the **policy period** or both, subject to the **Loss Sustained During Prior Policy** Condition under the **BUSINESS CRIME COVERAGE CONDITIONS** in the **First Party Terms and Conditions**.

H. Utility Supply Failure Coverage, occurrence means one event or a series of related events that contribute concurrently to or contribute in any sequence to physical loss of or damage to property, regardless of the number of **locations** or **reported unspecified locations** or the number of utility service providers or utility service properties involved in the same event.

Operations

Operations means the **Named Insured's** business activities occurring at the covered premises prior to the time and date of the loss or damage, including the **Named Insured's** activities as a lessor.

Operations does not include business activities as part of research and development projects.

Original Document

Original document means:

- A.** the first rendering or archetype and does not include photocopies or electronic transmissions even if received and printed; or
- B.** for the purposes of Forgery or Alteration Coverage only, a "substitute check", as defined in the Check Clearing for 21st Century Act.

Other Property

Other property means any tangible property other than **money** and **securities** that has intrinsic value.

Other property does not include any property listed in the **Business Crime Coverage Part** as specifically not covered.

Outdoor Trees, Shrubs, Plants or Lawns

Outdoor trees, shrubs, plants or lawns mean trees, shrubs, plants or lawns the **Named Insured** owns that are located outside.

Outdoor trees, shrubs, plants or lawns does not include growing crops, standing timber, **stock** or trees, shrubs, plants, grass or lawns that are part of a vegetated roof.

Period of Restoration

A. Period of restoration means the period of time that begins with:

1. the time and date that the physical loss or damage that causes **suspension of operations** occurs; or



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2. the date **operations** would have begun if such loss or damage delays the start of **operations** and such loss or damage is to any of the following:
 - a. **buildings** whether complete or under construction;
 - b. alterations or additions to existing **buildings**;
 - c. machinery, equipment, supplies or materials that are:
 - (1) used in such construction, alterations or additions;
 - (2) incidental to the occupancy of the area intended for construction, alteration or addition; or
 - (3) incidental to the alteration of the occupancy of an existing **building**.
- B. If the **Named Insured** resumes **operations**, with reasonable speed, the **period of restoration** ends on the earlier of:
 1. the date when the premises where the loss or damage occurred could have been physically capable of resuming the level of **operations** which existed prior to the loss or damage; or
 2. the date when a new permanent premises is physically capable of resuming the level of **operations** which existed prior to the loss or damage, if business is resumed at a new permanent premises.
- C. If the **Named Insured** does not resume **operations**, or does not resume **operations** with reasonable speed, whether at a **location**, **reported unspecified location** or elsewhere, the **period of restoration** will end on the date when the premises where the loss or damage occurred could have been restored to the physical size, construction, configuration and material specifications which existed at the time of loss or damage, with no consideration for any increased period of time:
 1. which would have been required to make changes in order to repair or reconstruct the property or tear down undamaged parts of the property, to meet the minimum requirements of an ordinance or law; or
 2. which would have been necessary to make the premises physically capable of resuming the level of **operation** which existed prior to the loss or damage after the completion of repairs or replacement.
- D. With respect to **Dependent Property Time Element Coverage** under the **OFF-SITE COVERAGE** section in the **Business Property Coverage Part**, **period of restoration** means the period of time that:
 1. begins on the date the physical loss of or damage to property at a **dependent property** occurs; and
 2. ends on the date when the property at that **dependent property** should be repaired or replaced with reasonable speed and similar quality.
- E. With respect to **research and development business income**, the **period of restoration** means the period of time that begins with the time and date of the physical loss of or damage to **research and development project property** that causes **suspension** of the **Named Insured's** research and development project and ends on the earlier of:
 1. the date such **research and development project property** could be recreated or restored with reasonable speed and similar quality to the condition that existed at the time of loss or damage; or
 2. 365 days immediately following the date the physical loss of or damage to such **research and development project property** occurred.
- F. No **period of restoration** will be cut short by the expiration of the Policy.

Personal Property

Personal property means:

- A. all property, other than **real property**, owned by the **Named Insured** and used in the **Named Insured's** business, including furniture, fixtures, machinery, **electronic data processing equipment** and **stock**;
- B. glass in **buildings** which, as a tenant, the **Named Insured** has a contractual responsibility to insure;
- C. the **Named Insured's** outdoor signs, antennas and towers and fences;
- D. **personal property of others**;





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- E. **personal property of executive officers or employees;**
- F. property, other than **real property**, the **Named Insured** leases for use in its business and for which the **Named Insured** has a contractual responsibility to insure, unless otherwise provided for under **personal property of others;**
- G. the value of labor, materials or services furnished or arranged by the **Named Insured** on **personal property of others;**
- H. the **Named Insured's** interest in **tenant's improvements and betterments;**
- I. power or communication generation or transmission equipment, including transmission and distribution lines of any type, owned, operated, controlled by or leased by the **Named Insured;** or
- J. vehicles or self-propelled machines (including autos, aircraft or watercraft) that:
 - 1. the **Named Insured** manufactures, processes or warehouses or holds for sale that are licensed for use on public roads while at a **location** or **reported unspecified location;**
 - 2. the **Named Insured** manufactures, processes or warehouses or holds for sale that are not licensed for use on public roads while at a **location** or **reported unspecified location;**
 - 3. are unpowered watercraft owned by the **Named Insured** while out of the water at a **location** or **reported unspecified location;** or
 - 4. are trailers owned by the **Named Insured** that are not licensed for use on public roads while at a **location** or **reported unspecified location.**

Personal property does not include **property not covered.**

Personal Property of Executive Officers or Employees

Personal property of executive officers or employees means personal property that is owned by **executive officers** or the **Named Insured's** employees (including leased or temporary employees) and that is usual to the occupancy of the **building.**

Personal Property of Others

Personal property of others means personal property that is not owned by the **Named Insured** but is in the **Named Insured's** care, custody or control.

Personal property of others does not include **personal property of executive officers or employees.**

Policy Period

Policy period means the period of time shown on the Policy Declarations, beginning on the effective date and time and ending on the expiration date and time, or the Policy's earlier cancellation date.

Policy Premium

Policy premium means the original premium and the fully annualized amount of any additional premiums, charged by the Insurer for coverage provided during the **policy period.**

Prearranged Transfer

Prearranged transfer means an electronic transfer of **money** or **securities** which is part of a regular or scheduled series of electronic transfers, authorized by **written** agreement, to a designated **financial institution** specifying:

- A. the amount of **money** or **securities** to be transferred; and
- B. account number to be credited.



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Premises

Premises means:

- A. the interior of that portion of any building the **Named Insured** occupies in conducting the **Named Insured's** business;
- B. with respect only to damage to **other property**, the exterior of that portion of any building the **Named Insured** occupies in conducting the **Named Insured's** business; or
- C. with respect only to the **Employee Theft of Client Property While on Client Premises Coverage** under the **Business Crime Coverage Part**, the interior of that portion of any building a **client** occupies in conducting the **client's** business or the interior of a **client's** owned, leased or rented residence.

Prepaid Rent

Prepaid rent means that unamortized portion of any amount of advance rent the **Named Insured** paid based on the percentage of the unexpired portion of the lease that remains at the time of physical loss or damage.

Prepaid rent does not include the customary rent for a rental period or any amount refunded to the **Named Insured**.

Property Not Covered

Property not covered means:

- A. animals unless:
 - 1. owned by others and boarded by the **Named Insured**, or
 - 2. owned by the **Named Insured** as **stock**, other than **research animals**, while inside of a **building** at a **location** or **reported unspecified location**;
- B. bulkheads, pilings, piers, wharves or docks;
- C. contraband, or property in the course of illegal transportation or trade;
- D. **fine arts, money, securities, records of accounts receivable, media** or **research and development project property**;
- E. vehicles or self-propelled machines (including autos, aircraft or watercraft) that are:
 - 1. licensed for use on public roads; or
 - 2. operated principally away from the **location** or **reported unspecified location**, except to the extent included in Paragraph **J.** of the **personal property** definition;
- F. land, naturally occurring water, air, growing crops and standing timber;
- G. **outdoor trees, shrubs, plants or lawns**;
- H. dams, dikes or retaining walls;
- I. underground mines, mine shafts, caverns, open pits or quarries; or
- J. any property which the **Named Insured** has covered under any other Policy in which such property is more specifically described, except for the excess of the amount due under such other coverage, whether collectible or not.

Qualifying Period

Qualifying period means the continuous period of time which must pass before the applicable coverage begins.

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Raw Stock

Raw stock means material in the state in which the **Named Insured** acquired it for conversion into **finished stock**.

Real Property

Real property means:

- A. **buildings** and temporary or appurtenant structures of such **buildings**;
- B. **fixtures**;
- C. **personal property** that is used to maintain or service the **buildings**, **locations** or **reported unspecified locations**;
- D. the **Named Insured's** indoor and outdoor signs;
- E. materials, equipment, supplies and temporary **buildings** used for making additions, alterations or repairs to any such **building**;
- F. paved or concrete surfaces owned by the **Named Insured**;
- G. **building** foundations; or
- F. underground pipes, flues and drains owned by the **Named Insured**.

Real property does not include **property not covered**.

Records of Accounts Receivable

Records of accounts receivable means accounting records used by the **Named Insured** to document the billing and collection of **money** due from the **Named Insured's** customers, regardless of what medium those records are inscribed, printed, written or recorded upon.

Records of accounts receivable includes:

- A. **money** due the **Named Insured** from its customers that the **Named Insured** is unable to collect after exerting all reasonable effort to do so;
- B. interest charges on any loan required to offset amounts the **Named Insured** is unable to collect pending the Insurer's payment of these amounts; and
- C. collection expenses in excess of the **Named Insured's** normal collection expenses that are made necessary by such loss or damage,

resulting from the direct physical loss of or damage to **records of accounts receivable**.

Rental Value

Rental value means that portion of **net income** that would have been earned or incurred as rental income from tenant occupancy of a **location** or **reported unspecified location** as furnished and equipped by the **Named Insured**, including fair rental value of any portion of the **location** or **reported unspecified location** which is occupied by the **Named Insured**.

Replacement Cost

Replacement cost means the cost to repair or replace **covered property** at the time of direct physical loss or damage with property of comparable material and quality on the same or another site, and used for the same purpose, without deduction for depreciation, deterioration, and obsolescence which amount is computed as of the time and at the place of such loss or damage. If property of the same kind and quality is no longer available, the Insurer will pay to replace it with other property of similar quality and function, including property of greater processing capacity.



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Replacement cost valuation for **insured property** includes the cost the **Named Insured** paid for non-refundable or non-transferable extended warranties, maintenance contracts or service contracts which are still in force at the time of loss or damage and are no longer valid as a result of loss of or damage to such **insured property**.

Reported Unspecified Location

Reported unspecified location means fixed premises that has been identified on a schedule submitted by the **Named Insured** and on file with the Insurer, including:

- A. the address of the premises and includes that area extending 1000 feet beyond that address;
- B. an identification of the **insured property**, **business income** or **extra expense**; and
- C. the value of such identified **insured property**, **business income** or **extra expense**.

If the **Named Insured** is a tenant, for purposes of **time element coverage**, **reported unspecified locations** includes that portion of the premises not rented, or intended to be rented, to others.

Reported unspecified location does not include:

- 1. a **location**;
- 2. an **unspecified location**;
- 3. a fair, trade show or exhibition;
- 4. an **installation location**; or
- 5. a **dependent property** with respect to loss or damage covered by any **time element coverage**.

Research Animals

Research animals means laboratory animals used in the **Named Insured's** research and development project or bred for sale to other medical technology or life science entities.

Research and Development Business Income

Research and development business income means:

- A. **net income** that would have been earned or incurred had no loss or damage resulting in an interruption in the **Named Insured's** research and development project occurred, including **net income** resulting from:
 - 1. lost or delayed pre-sale orders from new or current customers for a new product or an improved current product, whose entry into the marketplace is delayed because these products were the subject of lost or damaged **research and development project property**; or
 - 2. grants, endowments and any other contract revenues, licensing fees, consulting fees, funding grants and progress payments, including milestone contracts; plus
- B. **research and development project continuing expenses**.

However, **research and development business income** does not include any amount that is otherwise payable under this **Business Property Coverage Part** or that does not necessarily continue during the interruption in the research and development project.

Research and Development Project Continuing Expenses

Research and development project continuing expenses means the **Named Insured's** normal **continuing operating expenses** that are directly attributable to research and development projects, including any reasonable and necessary payroll expenses, rental payments as a tenant and factory overhead.

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Research and Development Project Property

Research and development project property means the **Named Insured's**:

- A. written, printed, electronic or inscribed documents, plans, records, formulas or other information, including any material upon which it is inscribed, printed, written or recorded;
- B. original or experimental property;
- C. existing prototypes used as the model for the final version of a new product or design; or
- D. undamaged property that needs to be recreated, restored or replaced due to covered loss of or damage to property in Paragraphs **A.**, **B.** or **C.**,

developed or used in conjunction with any ongoing and active research and development project.

Research and development project property does not include **research animals**, **media**, plants or crops or **fine arts**.

Robbery

Robbery means the unlawful taking of specified property from the care and custody of any person by one who has:

- A. caused or threatened to cause that person bodily harm; or
- B. committed an unlawful act witnessed by that person.

Safe Burglary

Safe burglary means the unlawful taking of:

- A. property from within a locked safe or vault by a person unlawfully entering the safe or vault as evidenced by marks of forcible entry upon its exterior; or
- B. a safe or vault from inside the **premises**.

Securities

Securities means negotiable and non-negotiable instruments or contracts representing either **money** or representing other tangible property that has intrinsic value, including:

- A. tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; or
- B. evidences of debt issued in connection with credit, debit or charge cards, which cards are not issued by the **Named Insured**.

Securities does not include **money**.

Sinkhole Collapse

Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite provided such cavities were not man made or did not result from **flood**.

Specified Peril

Specified peril means:

- A. aircraft or vehicles;
- B. explosion, fire or leakage from fire extinguishing equipment;
- C. lightning, smoke, **volcanic eruption**, **water damage**, weight of snow, ice or sleet;



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- D. windstorm or hail;
- E. riot, civil commotion or vandalism or **theft**;
- F. falling objects, excluding loss or damage to:
 - 1. **personal property** in the open; or
 - 2. the interior of a **building**, or property inside a **building**, unless the roof or an outside wall of the **building** is first damaged by a falling object;
- G. **sinkhole collapse**;
- H. solely with respect to **personal property** in the course of transit, **specified peril** also includes:
 - 1. vehicle collision upset or overturn; or
 - 2. sinking or stranding of a vessel, or collapse of a bridge, culvert, dock or wharf; or
- I. **equipment breakdown peril**, excluding loss of or damage to **insured property** caused by the discharge, dispersal, release or escape of refrigerants, including ammonia.

Stock

Stock means **raw stock, goods in process, finished stock or merchandise**, including packing or shipping materials and including software incorporated into such **finished stock or merchandise**.

Sublease Profit

Sublease profit means the net profit the **Named Insured** earns through subleasing the **building** or portion of the **building** that the **Named Insured** rents for the unexpired term of the cancelled lease or sublease, whichever would expire first. This amount is discounted based on the Prime Rate on the date the direct physical loss or damage occurs, rounded to the nearest whole number.

Suspended Equipment

Suspended equipment means **covered equipment**, provided the Insurer has complied with the requirements described in the **SUSPENDED EQUIPMENT** Condition in the **First Party Terms and Conditions**.

Suspension

Suspension means:

- A. the slowdown or cessation of the **Named Insured's** business activities; or
- B. that a part or all of the covered premises is rendered untenable.

System Penetration

System penetration means the intentional and malicious use of a computer to obtain unauthorized access to information and resources stored on **electronic data processing equipment**.

Tenant's Improvements and Betterments

Tenant's improvements and betterments means **fixtures**, glass, signs, alterations, installations or additions:

- A. made a part of a **building** the **Named Insured** occupies as a tenant but does not own;
- B. made or acquired at the **Named Insured's** expense exclusive of rent paid by the **Named Insured** or for which the **Named Insured** is legally required by written contract to insure; and
- C. that the **Named Insured** cannot legally remove.





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Tenant's Lease Interest

Tenant's lease interest means the difference between:

- A. the actual rent due for the unexpired portion of the cancelled lease at the time of covered loss or damage; and
- B. the rent due under the new lease for the same time period.

Theft

Theft means the unlawful taking of property.

Time Element Coverage

Time element coverage means **business income**, **research and development business income** or **extra expense** to the extent these apply under this **Business Property Coverage Part**.

Transfer Agreement

Transfer agreement means a **written** agreement with any **financial institution** authorized to transfer **money** and **securities** at the **Named Insured's** request.

Unspecified Location

Unspecified location means:

- A. a premises not listed in the **Business Property Schedule of Locations**; or
- B. a fair, trade show or exhibition.

An **unspecified location** does not include:

- 1. a **location**;
- 2. a **newly acquired location**;
- 3. a **reported unspecified location**;
- 4. an **installation location**; or
- 5. a **dependent property** with respect to loss or damage covered by any **time element coverage**.

Volcanic Eruption

Volcanic eruption means the eruption, explosion or effusion of a volcano that gives rise to physical loss or damage when such loss or damage is caused by:

- A. airborne volcanic blast or airborne shock waves;
- B. ash, dust or particulate matter; or
- C. lava flow.

Water Damage

Water damage means:

- A. the discharge or leakage of domestic or process water or steam from:
 - 1. water pipes and any other apparatus meant to carry or distribute water including, but not limited to, hoses and tubes and fire protection sprinkler system piping;



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2. appliances; or

3. mechanical systems; or

B. the overflow, discharge or leakage of water from bathroom, kitchen and laundry fixtures and faucets, within a **building**.

Written

Written means expressed through letters or marks placed upon paper and visible to the naked eye.

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These **First Party Terms and Conditions** apply to the **Business Property Coverage Part**, the **Business Crime Coverage Part**, as applicable, and their associated forms and endorsements.

I. ABANDONMENT

There can be no abandonment of any **covered property** to the Insurer unless the Insurer specifically agrees to such abandonment in writing.

II. APPRAISAL

If the **Named Insured** and the Insurer fail to agree on the amount of loss for physical damage or **business income** or **extra expense**, either may make a written demand for appraisal in which case within 30 days of that written demand each shall select an appraiser and shall notify the other of its chosen appraiser. This **APPRAISAL** Condition is not available to the **Named Insured** or the Insurer if there is a dispute as to whether the loss or damage was caused in whole or in part by a **covered peril**. This **APPRAISAL** Condition is not available if there is a dispute as to whether or not the loss is covered in whole or in part under this **coverage part**.

An individual may be chosen as an appraiser for a claim only if such individual is a competent, independent and disinterested person and who has no direct or indirect financial interest in the loss or the adjustment of the claim. That appraiser cannot be:

- A. the **Named Insured** or any of the **Named Insured's** employees or agents (including any public adjuster or public adjusting company hired by the **Named Insured**);
- B. employed by the Insurer; or
- C. an independent adjuster hired by the Insurer for such claim.

The appraisers will first select a competent, independent and disinterested umpire. If the appraisers fail to agree upon an umpire within 30 days then, only on the joint request of the **Named Insured** and the Insurer to a court of competent jurisdiction where the loss occurred, the **Named Insured** and the Insurer may request that the court select or appoint a competent, independent and disinterested umpire.

If the **Named Insured** and the Insurer fail to agree to submit a joint request to a court of competent authority, either may file the necessary documents in a court of competent jurisdiction where the loss occurred to compel the other to comply with the terms of this **APPRAISAL** provision.

The appraisers will then appraise, within a reasonable amount of time, the amount of loss, stating separately, as applicable:

- 1. the **actual cash value** or **replacement cost** as of the date of loss and the amount of loss, for each item of physical loss or damage; and
- 2. the amount of loss for each **time element coverage**.

If the appraisers fail to agree, they will submit their differences to the umpire. An award agreed to in writing by any two will determine the amount of loss and that award will be binding on both parties but such appraisal award will not determine whether the loss is covered. Any appraisal award addressing whether or not a loss is or is not covered is void and is not binding on either party to the appraisal.

The **Named Insured** and the Insurer will each:

- a. pay its chosen appraiser; and
- b. bear equally the other expenses of the appraisal and umpire.

A demand for appraisal shall not relieve the **Named Insured** of its continuing obligation to comply with all of the terms and conditions of this Policy.



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The Insurer will not be held to have waived any of its rights by any act relating to an appraisal. If there is an appraisal, the Insurer will still retain its right to deny the claim or challenge whether the damages from any loss are covered or otherwise excluded.

The **Named Insured** may only make a written demand for appraisal if the **Named Insured** has fully complied with all provisions of this Policy.

III. COMPLIANCE

No one may make a claim under the **Business Property Coverage Part** unless:

- A. there has been full compliance with all of the provisions of the **Business Property Coverage Part**; and
- B. the claim for coverage is brought within 2 years and 1 day after the date on which the direct physical loss or damage occurred.

IV. CONCEALMENT, MISREPRESENTATION AND FRAUD

This entire Policy shall be void if, whether before or after a loss, the **Named Insured** or designated representative:

- A. has concealed or misrepresented any material fact or circumstance concerning:
 - 1. this insurance or the subject thereof;
 - 2. the interest of the **Named Insured** therein; or
 - 3. any claim; or
- B. has falsely sworn to any such material fact or circumstance.

V. CONTROL OF PROPERTY

Any act or neglect by any person, other than a **Named Insured** designated representative, of any provision of these conditions or the **Business Property Coverage Part**, will not affect coverage. Breach of any condition of coverage at one or more **locations** or **reported unspecified locations** will not affect coverage at any other **building** where, at the time of loss or damage, the breach of condition did not exist.

VI. DUTIES AFTER LOSS OR DAMAGE

In the event of loss or damage, the **Named Insured** shall do the following:

- A. Take all necessary steps to protect the property from further loss or damage.
- B. Set aside the damaged **insured property** for examination by the Insurer as often as may be required and keep a record of its expenses necessary to protect **insured property**.
- C. As soon as practical, give written notice to the Insurer, or its designated representative, of the event giving rise to the loss or damage, including the date and time of such event, what occurred and the names and addresses of witnesses.
- D. Within 60 days after being requested by the Insurer, render to the Insurer a detailed, sworn proof of loss on a form provided by the Insurer;
- E. As often as may be reasonably required, exhibit to any person designated by the Insurer all that remains of any damaged or undamaged property and permit the Insurer to take samples of such property for inspection and analysis.
- F. Submit individually to examinations under oath at the Insurer's request and, if requested and identified by the Insurer, make its designated representatives, including, but not limited to, public adjusters, claims consultants,

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forensic accountants or other third parties providing claims related services, submit to examinations under oath, and give the Insurer a signed statement of each individual's answers.

- G. As may be reasonably required, produce for examination at the request of the Insurer all books of account, business records, bills, invoices and other vouchers, or certified copies thereof if originals have been lost, at such reasonable time and place as may be designated by the Insurer or its authorized representative, and permit extracts and copies thereof to be made.
- H. Cooperate with the Insurer in the investigation of any claim.
- I. Notify law enforcement authorities, if the **Named Insured** has reason to believe that any loss or damage involves a violation of law.

VII. LOSS PAYMENT

- A. Unless otherwise specified in this Policy, in the event of covered loss or damage to **covered property**, at the Insurer's option, the Insurer will either:
 - 1. pay the amount of loss or damage;
 - 2. pay the cost of repairing or replacing such **covered property**;
 - 3. take all or any part of the **covered property** at an agreed or appraised value; or
 - 4. repair or replace the **covered property** with other property of like kind and quality.
- B. If the Insurer elects to exercise option **A.3.** above with respect to any branded or labeled **merchandise** or **finished stock**, the **Named Insured** may:
 - 1. Stamp salvage on their **merchandise** or **finished stock**, or its containers, if the stamp will not physically damage the **merchandise** or **finished stock**; or
 - 2. Remove the brands or labels, if doing so will not physically damage the **merchandise** or **finished stock**. The **Named Insured** must re-label the **merchandise** or **finished stock** or its containers, to comply with the law.
- C. The Insurer will determine the value of such **covered property**, or the cost of its repair or replacement, in accordance with the **VALUATION** Condition.
- D. The Insurer will not pay more than the **Named Insured's** financial interest in the **covered property**.
- E. The Insurer, at the Insurer's expense, may elect to defend the **Named Insured** against suits arising from claims of owners of **covered property**.
- F. If the **Named Insured** has complied with all of the terms and conditions of this Policy, the Insurer will pay amounts due hereunder within 60 days after it receives an acceptable sworn proof of loss provided that the Insurer and **Named Insured** have reached agreement on the amount of loss or damage or an appraisal award has been made. Such payments will be made to the **First Named Insured**, subject to the **LOSS PAYEES AND MORTGAGEES** Condition below. However, the payment for loss or damage to **personal property of others** may be to the account of the owner of the property.

Covered **Debris Removal Costs and Expenses** and **Debris Removal – Additional Costs and Expenses** in the **Fees, Costs and Expenses Coverages** provision under the **LOCATION COVERAGES** section of the **Business Property Coverage Part** will be paid by the Insurer provided all such costs are reported to the Insurer in writing within 180 days of the **occurrence**.



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VIII. LOSS PAYEES AND MORTGAGEES

A. Loss Payees

If there is loss of or damage to **insured property**, in which the **Named Insured** and any Loss Payee, whether or not named in the **Schedule of Loss Payees or Mortgagees**, have an insurable interest:

1. the Insurer will adjust losses with the **Named Insured**, and
2. make payments jointly to the **Named Insured** and such Loss Payee, in their order of precedence, in accordance with the Loss Payee's financial interest in the applicable property.

If the Insurer pays such Loss Payee, such payments will satisfy the **Named Insured's** claims against the Insurer for that Loss Payee's property. The Insurer will not pay such owners more than their financial interest in the **insured property**.

B. Lender Loss Payees and Mortgagees

1. As used in this Section:
 - a. a Lender Loss Payee is any creditor who is shown on the **Schedule of Loss Payees or Mortgagees** as a Lender Loss Payee and whose interest in **insured property** is established by a written instrument including warehouse receipts, bills of lading, financing statements or security agreements;
 - b. a Mortgagee is any mortgagee or trustee who is shown on the **Schedule of Loss Payees or Mortgagees** as a Mortgagee with respect to the **real property** for which the mortgagee or trustee is named.
2. The Insurer will pay for covered loss or damage to each specified Lender Loss Payee or Mortgagee, in order of precedence, in accordance with the Lender Loss Payee's or Mortgagee's financial interest in the applicable property.
3. Each Lender Loss Payee and Mortgagee has the right to receive loss payment, even though:
 - a. the Insurer denied the **Named Insured's** claim because the **Named Insured** failed to comply with the terms of this Policy; or
 - b. such Lender Loss Payee or Mortgagee has started foreclosure or similar action on the **insured property**, provided such loss payee:
 - i. pays any premium due under this **Business Property Coverage Part** at the Insurer's request if the **Named Insured** has failed to do so;
 - ii. submits a signed, sworn proof of loss in accordance with the requirements of this Policy; and
 - iii. has notified us of any change in ownership, or substantial change in risk known to such Lender Loss Payee or Mortgagee.

If these requirements are met, all of the terms of this **Business Property Coverage Part** will then apply directly to such Lender Loss Payee or Mortgagee.
4. With respect to any Lender Loss Payees or Mortgagees:
 - a. The Insurer may cancel this Policy, including the interest of any Lender Loss Payee or Mortgagee, by giving such Lender Loss Payee or Mortgagee, or its agent, written notice:
 - i. 10 days prior to the effective date of cancellation, if cancellation is for nonpayment of premium; or
 - ii. 60 days prior to effective date of cancellation, if cancellation is for any other reason.

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- b. If a loss hereunder is made payable, in whole or in part, to a designated Lender Loss Payee or Mortgagee not named in this Policy, that interest may be cancelled by giving to such loss payee 10 days written notice of cancellation.
- c. If the Insurer pays the Lender Loss Payee or Mortgagee for loss under this **Business Property Coverage Part**, and denies payment to the **Named Insured**, the Insurer will, to the extent of the payment made to such Lender Loss Payee or Mortgagee, be subrogated to all the rights of the Lender Loss Payee or Mortgagee. However, any subrogation by the Insurer will not impair the right of such Lender Loss Payee or Mortgagee to recover the full amount of its claim. At the Insurer's option, the Insurer may pay the whole principal of the **Named Insured's** debt plus accrued interests. In this event, the **Named Insured** will pay its remaining debt to the Insurer.
- d. If the **Named Insured** fails to provide proof of loss, the Lender Loss Payee or Mortgagee, upon notice, will render proof of loss within 60 days of notice and will be subject to the provisions contained in this **First Party Terms and Conditions** and **Common Terms and Conditions** relating to **APPRAISAL, LOSS PAYMENT** and **NO SUIT AGAINST INSURER**.

C. Mortgagee Loss Payee

With respect to any Mortgagee as defined above, the interest of the Mortgagee in **real property** will not be invalidated by:

- 1. any act or neglect of the mortgagor or owner of the **real property**;
- 2. foreclosures, notice of sale, or similar proceeding with respect to the **real property**;
- 3. change in the title or ownership of the **real property**; or
- 4. change to an occupancy more hazardous than was represented by the **Named Insured**.

D. Contract of Sale Loss Payee

A Contract of Sale Loss Payee is a person or entity who is shown on the **Schedule of Loss Payees or Mortgagees** and with whom the **Named Insured** has entered a contract for the sale of **insured property**; provided that for such **insured property** in which both the **Named Insured** and such Contract of Sale Loss Payee have an insurable interest, the Insurer will:

- 1. adjust losses with the **Named Insured**; and
- 2. pay any claim for loss or damage jointly to the **Named Insured** and such Contract of Sale Loss Payee, as interests may appear.

E. Building Owner Loss Payee

- 1. A Building Owner Loss Payee is the person or entity who is shown on the **Schedule of Loss Payees or Mortgagees** and is the owner of the described **building** in which the **Named Insured** is a tenant.
- 2. Loss or damage to such **building** will be adjusted with such Building Owner Loss Payee. Any loss payment made to such Building Owner Loss Payee will satisfy the **Named Insured's** claims against the Insurer for such Building Owner Loss Payee property.
- 3. Loss or damage to **tenant's improvements and betterments** will be adjusted with the **Named Insured** unless the written lease agreement provides otherwise.

IX. NO BENEFIT TO BAILEE

This insurance shall in no way inure directly or indirectly to the benefit of any transportation carrier or bailee.



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X. OTHER INSURANCE

- A. If the **Named Insured** has other insurance covering the same loss or damage, the Insurer will pay on the least of the following amounts:
1. any Limit of Insurance applicable to the **covered property** that has sustained such loss or damage;
 2. the amount of covered loss or damage in excess of the amount due from that other insurance, whether the **Named Insured** can collect on it or not, without application of deductible amounts contained elsewhere in this **coverage part**; or
 3. the amount the Insurer would have paid had such other insurance not existed.
- B. Paragraph A. above does not apply to other insurance that is purchased as insurance in excess of the Limit of Insurance under this **coverage part**.

XI. POLICY PERIOD/COVERAGE TERRITORY

The Insurer will cover loss or damage commencing during the **policy period** of this Policy and within the **coverage territory** unless otherwise specified.

XII. RECOVERED PROPERTY

If either the **Named Insured** or Insurer recover any property after loss settlement, that party must give the other prompt notice. At the **Named Insured's** option, the property (other than **money** or **securities**) will be returned to the **Named Insured**. The **Named Insured** must then return to the Insurer the amount it paid to the **Named Insured** for the **covered property**. The Insurer will pay recovery expenses and the expenses to repair the recovered **covered property**, subject to the Limit of Insurance.

With respect to **money** or **securities**, any recoveries, less the cost of obtaining them, made after settlement of loss or damage covered by this **coverage part** will be distributed:

- A. first to the **Named Insured**, until the **Named Insured** is fully reimbursed for any loss or damage that the **Named Insured** sustains that exceeds the Limit of Insurance and the Deductible amount, if any;
- B. then to the Insurer, until the Insurer is reimbursed for the settlement made; and
- C. then to the **Named Insured**, until the **Named Insured** is reimbursed for that part of the loss or damage equal to the Deductible amount, if any.

Recoveries do not include any recovery:

1. from insurance, suretyship, reinsurance, security or indemnity taken for the Insurer's benefit; or
2. of original **securities** after duplicates of them have been issued.

XIII. RESUMPTION OF OPERATIONS

The Insurer will reduce the amount of **business income** and **research and development business income** loss payments to the extent that the **Named Insured** could resume **operations** or research and development projects in whole or in part:

- A. by using damaged or undamaged property, including **stock**; or
- B. by using any other premises.

Solely with respect to **suspension of operations** caused by direct physical loss of or damage to a **dependent property**, the Insurer will reduce the amount of **business income** loss payment to the extent the **Named Insured** could resume the **Named Insured's operation**, in whole or in part, by using any other available sources of materials or outlets for the **Named Insured's** products or services available to the **Named Insured**.



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XIV. SALVAGE AND RECOVERIES

All salvages, recoveries, and payments, excluding proceeds from subrogation and other insurance, recovered or received prior to a loss settlement under this Policy, shall reduce the loss accordingly. If recovered or received subsequent to a loss settlement under this Policy, such net amounts received shall be divided between the interests concerned in the proportion of such respective interests.

XV. SUSPENDED EQUIPMENT

The Insurer, or any of the Insurer's representatives, has the right to suspend the insurance provided for **covered equipment** from an **equipment breakdown peril** when the equipment is found to be in, or exposed to, a dangerous condition, provided that the Insurer, or any representative, has:

- A. told the **Named Insured** of the dangerous condition immediately upon discovering it and informed the **Named Insured** of the suspension of coverage; and
- B. mailed or delivered a notice of the suspension to the **First Named Insured's** last known address or the address where the **covered equipment** is located.

The **Named Insured** will get a pro-rata refund of premium for the suspended insurance. However, the suspension will be effective even if the Insurer has not yet made or offered a refund. Reinstatement can only be effected by a written endorsement issued by the Insurer.

XVI. TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO THE INSURER

If the Insurer pays a claim under this Policy, it will be subrogated, to the extent of such payment, to all the **Named Insured's** rights of recovery from other persons, organizations and entities. The **Named Insured** will execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The **Named Insured** shall do nothing to prejudice such rights.

The Insurer will have no rights of subrogation against:

- A. any person or entity who or which is a **Named Insured**;
- B. any subsidiary or any entity associated with the **Named Insured** through ownership or management;
- C. any other person or entity that the **Named Insured** waived its rights of subrogation against in writing before the time of loss.

XVII. VACANCY

If a **building** where loss or damage occurs has not been used by the **Named Insured** to conduct its normal business for more than 60 consecutive days before such loss or damage occurs, the Insurer will not pay for any loss or damage caused by any of the following even if they are **covered perils**:

- A. vandalism;
- B. sprinkler leakage, unless the **Named Insured** has protected the system against freezing;
- C. **building** glass breakage;
- D. **water damage**;
- E. **theft** or attempted **theft**.

With respect to all other **covered perils**, the Insurer will reduce the amount that would otherwise be paid for the loss or damage by 15%.



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If the **Named Insured's** normal **operation** is leasing property to others, a vacant **building** will be subject to this condition if the **Named Insured** has ceased actively leasing the **building** or has cut-off power, heat and water utility services to the **building**.

Buildings under active construction or active renovation are not considered vacant.

XVIII. VALUATION

A. Except as provided in Paragraph B. below, and subject to all applicable Limits of Insurance, the Insurer will not pay more than the lesser of the following:

1. the **replacement cost**; or
2. the actual cost to repair or replace **covered property**.

If the **Named Insured** does not repair or replace the **covered property**, or the repair or replacement exceeds 24 months from the date of loss or damage unless a longer time frame is agreed to by the Insurer, the Insurer will pay the **actual cash value** of such property.

If the **Named Insured** commences repair or replacement of such **covered property** and completes it within 24 months from the date of loss or damage, or such agreed to longer period, the Insurer will pay the difference between the **actual cash value** previously paid and the lesser of Paragraphs 1. or 2. above.

B. With respect to the following **covered property**, the Insurer will not pay more than the following amounts:

1. **Accounts receivable**: for **records of account receivable** for which duplicates do not exist, the full cost to research and reproduce such records plus the cost of the blank materials on which they reside. For **records of accounts receivable** for which duplicates do exist, the cost of the labor to transcribe or copy such records, plus the cost of the blank materials on which they reside.

If the **Named Insured** cannot accurately establish the amount of accounts receivable outstanding at the time of loss of or damage to the **records of accounts receivable**, the following method will be used:

- a. determine the average monthly amount of accounts receivable for the 12 months immediately preceding the month in which the loss or damage occurs; and
- b. adjust that average monthly amount for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the monthly average.

The following will be deducted from the total amount of accounts receivable, however that amount is established:

- i. the amount of the accounts receivable for which there is no loss or damage;
- ii. the amount of the accounts receivable that the **Named Insured** is able to re-establish or collect;
- iii. an amount to allow for probable bad debts that the **Named Insured** is normally unable to collect; and
- iv. all unearned interest and service charges.

2. **Personal property** that is leased or rented from others, **personal property of others** and nonowned trailers: the lesser of the following:

- a. the amount for which the **Named Insured** is liable under the written contract for such property;
- b. the actual cost to repair such property; or
- c. the **replacement cost**.

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3. **Fine arts:** the appraised **market value** as of the time, and at the place, of loss or damage. In case of loss to any part of a pair or set, the Insurer may:
 - a. repair or replace any part to restore the pair or set to its value before the loss; or
 - b. pay the difference between the value of the pair or set before and after the loss.
4. **Glass: replacement cost,** including the costs and expenses incurred to put up temporary plates or board up openings and to remove or replace obstructions when repairing or replacing glass that is part of a **building**, but not including the removal or replacement of window displays.
5. **Goods in process:** the value of **raw stock**, the **Named Insured's** labor expended and other materials incorporated and the cost to repurchase proprietary property licenses, plus the proper proportion of overhead charges.
6. **Media:** for **media** for which duplicates do not exist, the full cost incurred to research and reproduce a master copy of such **media** plus the cost of the blank materials on which it resides. For **media** for which duplicates do exist, the cost incurred for the labor to transcribe or copy such **media**, plus the cost of the blank materials on which it resides.

If the **media** is not reproduced or replaced, the loss will be valued at the cost to replace the blank material on which the **media** resides with substantially identical type of such blank materials.
7. **Merchandise** which has been sold and not delivered and **finished stock:** the regular cash selling price, less all costs to complete the sale and discounts and charges to which such **finished stock** or **merchandise** would have been subject had no loss or damage occurred.
8. **Money or securities:**

Money: only up to and including its face value.

Securities: only up to and including their value at the close of business on the day the loss was **discovered**.
9. **Outdoor trees, shrubs, plants or lawns:** the reasonable and necessary costs of a qualified contractor to remove the damaged tree, shrub, plant or lawn from the **location** or **reported unspecified location** and the replacement of such property with similar type, size and quality as the damaged property including reasonable repairing and replanting costs. No payment will be made for the replacement, repairing or replanting of such property until the repairing, replacement and replanting is completed. Damaged **outdoor trees, shrubs, plants or lawns** not replaced within 12 months from the date of the loss have no value.
10. Property for sale, other than **stock** or **merchandise**, the lesser of the:
 - a. **replacement cost;**
 - b. the selling price; or
 - c. **actual cash value.**
11. Property in transit:
 - a. Property under invoice, at the actual invoice cost, including prepaid freight, together with such cost and charges since shipment as may have accrued and become legally due thereon.
 - b. Property not under invoice, in accordance with the valuation provisions of this Policy, less any charges saved which would have become due and payable upon delivery at destination.
12. **Research and development project property:** the actual cost necessary to:
 - a. research, recreate, repair or replace the **research and development project property**, including the cost of materials and supplies; and



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- b. research, recreate or reproduce information, on any format, documenting that lost or damaged **research and development project property** as of the date of such loss or damage.

However, the Insurer will only pay for these costs if the **Named Insured** repairs, replaces or recreates the **research and development project property**. Any **research and development project property** not repaired, replaced or recreated has no value. When production of a new product begins by anyone, the **research and development project property** for that product and all associated research and recreation costs have no value.

13. Tenant's improvements and betterments:

- a. **Replacement cost** if the **Named Insured** repairs or replaces with reasonable speed.
- b. A proportion of the **Named Insured's** original cost if the **Named Insured** does not repair or replace with reasonable speed. The Insurer will determine the proportionate value as follows:
- multiply the original cost by the number of days from the date of the loss or damage to the expiration date of the lease; and
 - divide that amount determined in Paragraph i. above by the number of days from the installation of the **tenant's improvements and betterments** to the expiration of the lease.

If the lease contains a renewal option, the expiration date of the renewal option period will be used as the expiration date of the lease.

- c. If others pay for the repairs or replacement, then the Insurer will only pay for that portion which has not been paid for by others.
14. Vehicles or self-propelled machines (other than nonowned trailers), railroad rolling stock and contractor's equipment: at the lesser of the following for that lost or damaged property:
- applicable scheduled Limit of Insurance;
 - actual cash value**;
 - cost to reasonably restore that property to its condition immediately before loss or damage; or
 - cost of replacing that property with used, but substantially identical property.

XIX. BUSINESS CRIME COVERAGE CONDITIONS

Solely with respect to crime coverage provided under the **Business Crime Coverage Part** and the **Employee Theft, Forgery or Alteration and Money and Securities Additional Coverages** under the **Business Property Coverage Part**, the following conditions apply:

A. Joint Named Insured

- If the **Named Insured** or partner, proprietor, **member** or officer of that **Named Insured** has knowledge of any information relevant to this insurance, that knowledge is considered knowledge of every **Named Insured**.
- An **employee** of any **Named Insured** is considered to be an **employee** of every **Named Insured**.
- If any crime coverage is cancelled or terminated as to any **Named Insured**, a loss with respect to that **Named Insured** is covered only if the loss was **discovered** during the period of time in the **When Loss Must be Sustained and Discovered Condition** below. However, this extended period to **discover** loss terminates as to that **Named Insured** immediately upon the effective date of any other insurance obtained by that **Named Insured** replacing in whole or in part the insurance afforded hereunder, whether or not such other insurance provides coverage for loss or damage sustained prior to its effective date.
- In the event loss or damage is sustained by more than one **Named Insured**, the Insurer will not pay more than if the loss or damage was sustained by one **Named Insured**.





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B. Named Insured Sponsored Employee Benefit Plans

Any **employee benefit plan** shown under the **Business Property Coverage Part** Declarations or the **Business Crime Coverage Part** Declarations as included as an additional **Named Insured** are so included only with respect to **Employee Theft Coverage**.

In compliance with certain provisions of the Employee Retirement Income Security Act of 1974 (ERISA):

1. If the **First Named Insured** is an entity other than an **employee benefit plan**, any payment made by the Insurer will be made jointly to the **First Named Insured** and to the **employee benefit plan** that sustained loss.
2. If two or more **employee benefit plans** are insured under this **coverage part**, any payment the Insurer makes for covered loss:
 - a. sustained by two or more **employee benefit plans**; or
 - b. of commingled funds or other property of two or more **employee benefit plans**,

is to be shared by each **employee benefit plan** sustaining loss in the proportion that the amount of insurance required for each such **employee benefit plan** under the Employee Retirement Income Security Act of 1974 (ERISA) bears to the total of such payments.
3. The **First Named Insured** must purchase a Limit of Insurance applicable to **Employee Theft Coverage** that is at least equal to the minimum amount required by ERISA for any **employee benefit plans**. If **employee benefit plans** are insured jointly with any other entity under this **coverage part** the limit must be at least equal to the minimum amount required by ERISA as if each **employee benefit plan** were insured independently. If, during this **policy period**, it is determined that the applicable Limit of Insurance as shown in the **Business Property Schedule of Coverages and Limits** or **Business Crime Schedule of Coverages, Limits and Deductibles** was less than the amounts required by ERISA on the effective date of this Policy, then, at the request of the **First Named Insured** during this **policy period**, and subject to the payment of any additional premium, the applicable Limit of Insurance may be amended to equal the minimum amount required by ERISA.
4. The deductible otherwise applicable to **Employee Theft Coverage** does not apply to loss sustained by any **employee benefit plan**.

C. New Employees/New Employee Benefit Plans**1. New Employees or Premises**

If, during this **policy period** the **Named Insured** establishes any additional **premises** or hires additional **employees**, any insurance afforded for **employees** and **premises** shall also apply to those additional **employees** and **premises**.

2. New Employee Benefit Plans

If any **employee benefit plan** is acquired by the **Named Insured** during the **policy period** that is:

- a. sponsored and approved by the **Named Insured**; and
- b. required to be bonded under the provisions of ERISA,

that **employee benefit plan** shall be included as a **Named Insured** under this **coverage part**.

D. Loss Covered Under This Insurance and Prior Insurance Issued by the Insurer or Any Affiliate of the Insurer

If the **Named Insured discovers** covered loss during the **policy period** resulting directly from an act or series of acts that took place partly during the **policy period** and partly during a **policy period** of any prior cancelled or



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terminated Policy that the Insurer or any affiliate issued to the **Named Insured** or any predecessor in interest, the most the Insurer will pay is the larger of the amount recoverable under this Policy or the prior Policy.

E. Loss Sustained During Prior Policy

1. If the **Named Insured**, or a predecessor in interest, sustained a loss that could have been recovered under a prior policy except that the time within which to **discover** the loss under such prior policy had expired, then the Insurer will pay for it under this Policy, provided:
 - a. this Policy became effective at the time of cancellation or termination of such prior Policy; and
 - b. the loss would have been covered by this Policy had it been in effect at the time of such loss.
2. The Limit of Insurance available under this Loss Sustained During Prior Policy Condition is part of, and not in addition to, the applicable Crime Coverage Limits of Insurance and is limited to the following:
 - a. when the prior policy was issued by the Insurer or any affiliate of the Insurer, the highest single Limit of Insurance of the amount recoverable under:
 - i. this Policy as of its effective date; or
 - ii. the prior policy had it remained in effect.
 - b. when the prior policy was not issued by the Insurer or any of its affiliates, the lesser of the single Limit of Insurance of the amount recoverable under:
 - i. this Policy as of its effective date; or
 - ii. the prior policy had it remained in effect.

F. Non-Cumulation of Limit of Insurance

Regardless of the number of years this Policy or similar insurance (whether issued on a "Loss Sustained" or "Loss Discovered" basis) issued by the Insurer remains in force or the number of premiums paid, the Limit of Insurance does not cumulate from one **policy period** to another **policy period**.

G. Ownership of Property; Interests Covered

The **money**, **securities** and **other property** covered under this **coverage part** is limited to such property:

1. that the **Named Insured** owns or leases;
2. that the **Named Insured** holds for others; or
3. owned and held by someone other than the **Named Insured** under circumstances which make the **Named Insured** responsible for the property prior to the time of loss.

Solely with respect to an **employee benefit plan**, the **money**, **securities** and **other property** covered under any crime coverage is limited to all funds or property that the **employee benefit plan** uses or may use as a source for the payment of benefits to plan participants or beneficiaries, as described by the Employee Retirement Income Security Act of 1974 (ERISA), any amendments thereto and any regulations promulgated thereunder.

However, this insurance is for the **Named Insured's** benefit only. It provides no rights or benefits to any **clients** or to any other person or organization.

H. Termination of Coverage as Respects Acts of Any Employee

Coverage is terminated with respect to any **employee**:

1. immediately upon discovery of a dishonest act:

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- a. committed by that **employee** while employed by the **Named Insured**, or
- b. committed by that **employee** prior to becoming employed by the **Named Insured**, provided dishonest acts committed prior to becoming employed by the **Named Insured** resulted in a loss equal to or exceeding \$10,000,

provided that such discovery was made by the **Named Insured** or any of the **Named Insured's employees**, partners, proprietors, **members**, **managers**, officers, directors or trustees, not in collusion with the **employee** who committed such act, whether before or after becoming employed by the **Named Insured**.

- 2. on the date specified in the notice mailed to the **Named Insured**. That date will be at least 60 days after the date of mailing.

The Insurer will mail or deliver the notice to the **First Named Insured's** last mailing address known to the Insurer. If notice is mailed, proof of mailing will be sufficient proof of notice.

I. When Loss Must be Sustained and Discovered

Except as provided in the Loss Sustained During Prior Policy Condition, loss is covered only if sustained during the **policy period** and **discovered** no later than one year from the date of cancellation or expiration of the Policy. However, with respect to any **Named Insured** who obtains any other insurance replacing in whole or in part the insurance afforded by such crime coverages, regardless of whether such insurance is obtained during or after the **policy period**, this extended period to **discover** loss terminates immediately upon the effective date of such other insurance, whether or not such other insurance provides coverage for such crime loss sustained prior to its effective date.

J. Worldwide Coverage and Other Territory Changes

With respect to **Employee Theft Coverage**, coverage applies anywhere in the world for **employees** while temporarily outside the **coverage territory** for a period of 90 days or less.

With respect to **Forgery or Alteration Coverage** and **Computer Fraud Coverage**, coverage applies anywhere in the world.



CNA PARAMOUNT
Professional Services
Business Property Coverage Part Declarations

Policy Number: 6056872807

1. Named Insured and mailing address

Name: SESI CONSULTING ENGINEERS

Address: 12A MAPLE AVE

PINE BROOK, NJ 07058-9837

2. Limits of Insurance, Deductibles Waiting periods

See Business Property Schedule of Coverages and Limits
 and Business Property Schedule of Locations

3. Premium, Surcharges Taxes and Fees at Issuance

Total Premium for this Coverage Part

New Jersey PLIGA Surcharge

Total Premium, Surcharges Taxes and Fees for this Coverage Part

Terrorism Risk Insurance Extension Act Premium

Your Premium includes the following amount to cover a fire loss that follows from a certified act of terrorism, even if certified acts of terrorism are otherwise excluded under this policy (statutorily required for locations in the Standard Fire Policy states of CA, GA, HI, IA, IL, MA, ME, MO, NC, NJ, NY, OR, RI, WI and WV) :

**CNA PARAMOUNT****Business Property Schedule of Coverages and Limits**

Policy Number: 6056872807

COVERAGES AND LIMITS

Coverages under the **Business Property Coverage Part** apply as shown below.

Limits of Insurance shown as Each Location apply separately for any one occurrence at each location identified in the **Business Property Schedule of Locations**, and at each reported unspecified location, if applicable. Limits of Insurance shown as Each Occurrence represent the total the Insurer will pay for any one occurrence for that coverage. However, if a particular coverage is shown as "Not Covered", then such coverage is not provided under this **Business Property Coverage Part**. If a different Limit of Insurance is shown for a particular coverage at a specific location, that Limit replaces, and is not in addition to, the Limit of Insurance shown for that coverage in the **Business Property Schedule of Coverages and Limits**, for that location.

SPECIFIED LOCATION COVERAGE AGREEMENT

LOCATION BASE COVERAGE:	
Real Property Coverage	SEE THE SCHEDULE OF LOCATIONS
Personal Property Coverage	
TIME ELEMENT COVERAGE:	
Business Income Coverage	SEE THE SCHEDULE OF LOCATIONS
Extra Expense Coverage	

FEES COSTS AND EXPENSES COVERAGES

Architects & Engineers and Other Professional Fees	Included within the applicable Real Property or Personal Property Limit
Brands & Labels Costs and Expenses	Not Covered
Debris Removal Costs and Expenses	Included within the applicable Real Property or Personal Property Limit
Debris Removal:	
Additional Costs and Expenses	\$25,000 Each Location
Uncovered Property	Not Covered
Expediting Costs and Expenses	Not Covered
Green Insured Property:	
Costs and Expenses	Not Covered
Time Element	Not Covered

OFF-SITE COVERAGES

Deferred Payments Coverage	Not Covered
Dependent Property Time Element Coverage	Not Covered
Installation Coverage	Not Covered
Mobile Computing Devices - Worldwide Coverage	Not Covered
Property at Unspecified Locations Coverage – Property Damage and Time Element Combined	Not Covered
Property in Transit Coverage – Property Damage and Time Element Combined	Not Covered
Worldwide Media and Accounts Receivable Coverage	Not Covered

**CNA PARAMOUNT****Business Property Schedule of Coverages and Limits**

Policy Number: 6056872807

ADDITIONAL COVERAGES

Contaminants or Pollutants Clean Up and Removal Coverage – Property Damage and Time Element Combined	\$10,000	Each Location
Contamination by a Refrigerant Coverage	\$25,000	Each Location
Contractual Penalties Coverage	Not Covered	
Denial of Access Coverage:		
Civil Authority	Included within the applicable Time Element Coverage Limit	Number of Days: 28
Ingress/Egress	Not Covered	
Electronic Vandalism Coverage – Property Damage and Time Element Combined	Not Covered	
Employee Theft Coverage	Not Covered	
Equipment Breakdown – Spoilage Coverage	Not Covered	
Expense to Reduce Loss – Business Income	Not Covered	
Extended Indemnity Period – Business Income Property	Not Covered	
Forgery or Alteration Coverage	Not Covered	
Fungi, Wet Rot, Dry Rot and Microbe Coverage – Property Damage and Time Element Combined	\$25,000	Aggregate
Loss Adjustment Expense Coverage	\$25,000	Each Occurrence
Money and Securities Coverage	Not Covered	
Newly Acquired Locations and Property Coverage:		
Newly Acquired or Constructed Real Property	\$250,000 Number of Days:	Each Occurrence 30
Newly Acquired – Other Property	\$100,000 Number of Days:	Each Occurrence 30
Newly Acquired Location – Time Element	\$100,000 Number of Days:	Each Occurrence 30
Ordinance or Law Coverage:		
Undamaged Insured Property	Not Covered	
Demolition and Repair Cost	\$10,000	Each Location
Increased Period of Restoration	Not Covered	
Pair or Set Coverage	Included within the applicable Personal Property Limit	
Protection of Property Coverage:		
Removal of Insured Property	Included within the applicable Real Property or Personal Property Limit	Number of Days: 30
Preservation of Insured Property	Not Covered	



CNA PARAMOUNT

Business Property Schedule of Coverages and Limits

Policy Number: 6056872807

ADDITIONAL COVERAGES

Reported Unspecified Locations Real Property Personal Property Business Income Extra Expense	Not Covered
Research and Development Coverage:	
Research and Development Project Property	Not Covered
Research and Development Business Income	Not Covered
Theft Damage to Non Owned Building Coverage	Included within the applicable Personal Property Limit
Trees, Shrubs, Plants and Lawns Coverage	\$1,000 Each Item \$25,000 Each Location
Unintentional Errors or Omissions Coverage	Not Covered
Utility Supply Failure Coverage:	
Property Damage	Not Covered
Time Element	Not Covered

ADDITIONAL COVERAGE BASKET

All coverages shown in the SCHEDULE below are part of the Additional Coverage Basket and subject to a combined single Each Location Limit of Insurance shown in the SCHEDULE below. Such Limit of Insurance applies separately for any one occurrence at each location identified in the Business Property Schedule of Locations, and at each reported unspecified location, if applicable, unless the Additional Coverage Basket is shown as "Not Covered" for any specific location. If a different Limit of Insurance is shown for Additional Coverage Basket at a specific location, that Limit replaces, and is not in addition to, the Limit of Insurance shown for Additional Coverage Basket below, for that location.

SCHEDULE

Accounts Receivable Coverage	\$25,000 Each Location
Fine Arts Coverage (subject to Per Item Limit of \$100,000)	
Fire Department Service Charge Coverage	
Lessee Leasehold Interest Coverage	
Lost Key Replacement Coverage	
Non Owned Detached Trailers Coverage	
Recharge of Fire Protection Equipment Coverage	
Restoration of Media Coverage	
Reward Payments Coverage	



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Business Property Schedule of Locations

Policy Number: 6056872807

Deductibles/Periods of Indemnity/ Percentages

The Property Deductible shown below applies to all loss, damage, cost or expense covered by the Business Property Coverage Part, unless a more specific deductible is shown in the SCHEDULE below or at a location shown in the Location and Coverage Schedule. If a Qualifying Period is shown below, then the qualifying period will apply to all Business Income and Research and Development Business Income Coverages.

Monetary Deductibles	Deductible Amount or Percentage
Property Deductible	\$1,000

Location and Coverage Schedule

Real Property, Personal Property, Business Income or Extra Expense Coverage apply only to the extent shown for the locations described below.

Additional Coverages and Fees, Costs and Expenses Coverage that show an Each Location Limit of Insurance in the Business Property Schedule of Coverages and Limits, and the Additional Coverage Basket, apply at each location described below. If a different Limit of Insurance is shown for a particular coverage at a specific location, that Limit replaces, and is not in addition to, the Limit of Insurance shown for that coverage in the Business Property Schedule of Coverages and Limits, for that location. If a particular coverage does not apply at a specific location, that coverage will be shown as "Not Covered" at that location.

Location Number	Location Address:
1	12A MAPLE AVE PINE BROOK NJ 07058

Location Base Coverages

Personal Property	\$600,000
Extra Expense	\$100,000

**CNA PARAMOUNT****Schedule of Loss Payees or Mortgagees Endorsement**

It is understood and agreed that the following are added as Loss Payees (Clause A), Lender Loss Payees (Clause B), Mortgagees (including Trustees) (Clause B/C), Contract Sale Loss Payees (Clause D) Building Owner Loss Payees (Clause E) as described under the Section **LOSS PAYEES OR MORTGAGEES** of the **First Party Terms and Conditions**.

Location Number	Name and Address of Loss Payee, Lender Loss Payee, Mortgagee, Building Owner Loss Payee, or Contract Sale Loss Payee
	Not applicable

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



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Business Property Coverage Part

The following coverages apply to the extent shown in the **Business Property Schedule of Coverages and Limits** or the **Business Property Schedule of Locations**.

I. LOCATION COVERAGES

A. Location Base Coverage

1. Real Property Coverage

The Insurer will pay for direct physical loss of or damage to **real property** at a **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for such loss or damage is the applicable **Real Property Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations** at that **location**.

2. Personal Property Coverage

The Insurer will pay for direct physical loss of or damage to **personal property** at a **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for such loss or damage is the applicable **Personal Property Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations** at that **location**.

3. Time Element Coverage

a. Business Income Coverage

The Insurer will pay for the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations** caused by direct physical loss of or damage to property at a **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for such loss of **business income** is the applicable **Business Income Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations** at that **location**.

b. Extra Expense Coverage

The Insurer will pay **extra expense** caused by direct physical loss of or damage to property at a **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for such **extra expense** is the applicable **Extra Expense Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations** at that **location**.

c. Business Income and Extra Expense Coverage

If a **Business Income and Extra Expense Coverage** Limit of Insurance is shown in the **Business Property Schedule of Locations** at a **location**, the Insurer will pay for the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**, and **extra expense**, caused by direct physical loss of or damage to property at that **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for all such loss of **business income** and **extra expense** is the applicable **Business Income and Extra Expense Coverage** Limit of Insurance.

B. Fees, Costs and Expenses Coverages

If the Insurer pays for loss or damage to any **insured property** pursuant to any **Location Base Coverage** shown in Paragraph **A.** above, or at **reported unspecified locations**, the Insurer will also pay for the following reasonable and necessary fees, costs and expenses incurred by the **Named Insured** in connection with such

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Business Property Coverage Part

covered loss or damage. The most the Insurer will pay for any of the following **Fees, Costs and Expenses Coverages** are the Limits of Insurance shown in the **Business Property Schedule of Coverages and Limits**. Limits for these coverages apply in addition to any other applicable Limits of Insurance, unless otherwise stated. Limits of Insurance applicable at a **location** that differ for a specific **location** will be shown in the **Business Property Schedule of Locations** for that **location**. Those Limits replace, and are not in addition to, the Limits of Insurance shown in the **Business Property Schedule of Coverages and Limits** for those specific coverages and **locations**. If any of these coverages do not apply at any specific **location**, the Limit of Insurance will show as Not Covered for those **locations**.

1. Architects & Engineers and Other Professional Fees

The Insurer will pay the fees incurred for the services of architects, engineers or construction consultants approved by the Insurer and resulting directly from the repair or replacement of such **insured property**.

The amount the Insurer will pay for such fees is included within the applicable **Real Property Coverage** or **Personal Property Coverage** Limits of Insurance.

2. Brands & Labels Costs and Expenses

In accordance with the **LOSS PAYMENT** Condition in the **First Party Terms and Conditions**, the Insurer will pay the costs and expenses incurred to remove the brands and labels from **merchandise** or **finished stock** and to stamp "salvage" on such **merchandise** or **finished stock** or its containers.

The amount the Insurer will pay for all such costs and expenses is included within the applicable **Personal Property Coverage** Limit of Insurance.

3. Debris Removal Costs and Expenses

The Insurer will pay the costs and expenses incurred to remove debris of **covered property** remaining after such loss or damage.

Debris Removal Costs and Expenses does not include the costs or expenses of removing, extracting or disposing of **contaminants or pollutants** from land or water.

The amount the Insurer will pay for all such costs and expenses is included within the remaining Limit of Insurance for the applicable **covered property** after payment of the covered physical loss or damage.

4. Debris Removal

a. Additional Costs and Expenses

If the amount incurred for the covered loss or damage to **covered property**, including **Debris Removal Costs and Expenses**, exceeds the applicable Limit of Insurance for such **covered property**, the Insurer will pay the remaining debris removal costs and expenses incurred.

The most the Insurer will pay for such remaining debris removal costs and expenses at any one **location** or **reported unspecified location** for any one **occurrence** is the **Debris Removal – Additional Costs and Expenses** Limit of Insurance.

b. Uncovered Property

If wind causes direct physical loss of or damage to **covered property**, the Insurer will also pay for the expense the **Named Insured** incurs to remove debris of uncovered property that is blown onto a **location** or **reported unspecified location** by wind and to remove debris of **outdoor trees, shrubs, plants or lawns** damaged by wind.

The most the Insurer will pay for uncovered property at any one **location** or **reported unspecified location** for any one **occurrence** is the **Debris Removal – Uncovered Property** Limit of Insurance.



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Business Property Coverage Part

5. Expediting Costs and Expenses

The Insurer will pay the additional costs and expenses incurred for temporary repair of damage to **covered property** and the additional expenses incurred for expediting the permanent repair or replacement of such damaged **covered property**. However, the Insurer will not pay such costs and expenses if they are covered elsewhere in this **coverage part**.

The most the Insurer will pay for all such costs and expenses at any one **location** or **reported unspecified location** for any one **occurrence** is the **Expediting Costs and Expenses** Limit of Insurance.

6. Green Insured Property

a. Costs and Expenses

With respect to **green insured property**, the Insurer will pay the costs and expenses incurred:

- i. to reuse or salvage **building** materials and products;
- ii. to extract recyclable construction waste and transport it to recycling facilities instead of landfills but only to the extent they are not offset by any income derived from the recycling;
- iii. for the services of accredited architects or engineers approved by the Insurer in planning and designing the applicable **green insured property** qualifying repairs or rebuild;
- iv. to re-certify the repaired or replaced **insured property** through the applicable **green insured property** accreditation organization; and
- v. to flush-out the air in the repaired or rebuilt **green insured property** and replace it with outside air ventilated through an air filtration system included as part of the repaired or replaced **green insured property**.

The amount the Insurer will pay for all such costs and expenses is included within the applicable **Real Property Coverage** or **Personal Property Coverage** Limits of Insurance.

b. Time Element

To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will pay, as provided, for loss of **business income** or **extra expense** arising out of extra time required to re-qualify, repair or rebuild the **green insured property**, including:

- i. additional costs to obtain power from a public utility for **covered equipment** that uses solar, wind, geo-thermal or other renewable resources to generate power. These additional costs will be paid until such time as such **green insured property** is repaired and operating; and
- ii. the monetary loss of rebates and credits the **Named Insured** receives from the public utility company for surplus power the **Named Insured's** renewable resources provide into the utility's power grid.

The amount the Insurer will pay for such all such loss and expense is included within the applicable **time element coverage** Limit of Insurance.

c. This **Green Insured Property Coverage** does not apply to:

- i. **green insured property** for which the basis of valuation is other than **replacement cost**; or
- ii. costs or expenses to upgrade the damaged **green insured property** to green standards beyond those that existed in the damaged **green insured property** at the time of loss or damage.

II. OFF-SITE COVERAGES

The following **OFF-SITE COVERAGES** apply as shown in the **Business Property Schedule of Coverages and Limits**, up to the applicable Limit of Insurance shown. If a specific **Location Base Coverage** is not provided elsewhere in this **Business Property Coverage Part**, there is no coverage under its corresponding **OFF-SITE**





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COVERAGE. For example, if the **Named Insured** does not have coverage for **business income** under the **Location Base Coverages**, then there is no such coverage related to **business income** under any of the **OFF-SITE COVERAGES**. Limits for these **OFF-SITE COVERAGES** apply in addition to any other applicable Limits of Insurance, unless otherwise stated.

A. Deferred Payments Coverage

1. The Insurer will pay the **Named Insured's** financial interest in **personal property** sold on an installment, conditional sale or other deferred payment basis. The Insurer will make such payments only if such **personal property** suffers direct physical loss or damage due to a **covered peril** after delivery to the purchaser, and only if the **Named Insured** is unable to collect after making all reasonable efforts to do so.
2. The most the Insurer will pay for such payments under this **OFF-SITE COVERAGE** for any one **occurrence** is the lesser of the **Named Insured's** financial interest in such **personal property** or the **Deferred Payments Coverage** Limit of Insurance.

The Limit for this **OFF-SITE COVERAGE** is included in, and not in addition to, any other applicable Limits of Insurance.

B. Dependent Property Time Element Coverage

1. To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,

caused by direct physical loss of or damage to property at a **dependent property** located anywhere in the world. The loss or damage must be directly caused by a **covered peril**.
2. The most the Insurer will pay for all loss and expense under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Dependent Property Time Element Coverage** Limit of Insurance.
3. The Insurer will not pay for loss of **business income** or **extra expense** caused by or resulting from earthquake or **flood** under this **OFF-SITE COVERAGE**, even if they are otherwise **covered perils**.

C. Installation Coverage

1. The Insurer will pay for direct physical loss of or damage to **installation property** directly caused by a **covered peril** while such **installation property** is at an **installation location** or a temporary warehousing premises:
 - a. awaiting and during installation, fabrication, erection, certifying, servicing or testing; or
 - b. awaiting acceptance by the purchaser.
2. The most the Insurer will pay for all loss or damage under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Installation Coverage** Limit of Insurance.
3. This **Installation Coverage** does not apply to loss or damage at any premises, **location** or **reported unspecified location** owned by the **Named Insured**, or to property in the due course of transit.
4. This **Installation Coverage** will end on the date when any of the following first occurs:
 - a. the Policy expires;
 - b. the **Named Insured's** insurable interest in the property ceases;



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- c. the installation, fabrication or erection project is accepted by the purchaser as complete; or
- d. the **Named Insured** abandons the installation, fabrication or erection project with no intention to complete it.

D. Mobile Computing Devices – Worldwide Coverage

1. The Insurer will pay for direct physical loss of or damage to **mobile computing devices** while outside the **coverage territory**, except within any country upon which the United States government has imposed sanctions, embargoes or similar prohibitions. The loss or damage must be directly caused by a **covered peril**.
2. The most the Insurer will pay for loss or damage under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Mobile Computing Devices – Worldwide Coverage** Limit of Insurance.

E. Property at Unspecified Locations Coverage – Property Damage and Time Element Combined

1. The Insurer will pay for direct physical loss of or damage to **insured property, research and development project property and fine arts** at an **unspecified location**, or while in the custody of a salesperson, directly caused by a **covered peril**.

The coverage provided for **fine arts** under this **OFF-SITE COVERAGE** is subject to the provisions of the **Fine Arts Coverage** in the **ADDITIONAL COVERAGE BASKET** section, except the requirement that such property be at a **location** or **reported unspecified location**.

2. To the extent **time element coverage** is applicable under this **Business Property Coverage Part**, the Insurer will pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,

caused by loss of or damage to **insured property, research and development project property and fine arts** at an **unspecified location** or while in the custody of a salesperson directly caused by a **covered peril**.
3. The most the Insurer will pay for all loss, damage or expense combined under this **OFF-SITE COVERAGE**:
 - a. at any one **unspecified location** for any one **occurrence** is the **Property at Unspecified Locations Coverage – Property Damage and Time Element Unspecified Location** Limit of Insurance.
 - b. for all **unspecified locations** for any one **occurrence**, regardless of the number of **unspecified locations** involved, is the **Property at Unspecified Locations Coverage – Property Damage and Time Element Unspecified Locations Combined** Limit of Insurance.
4. This **Property at Unspecified Locations Coverage** does not apply to:
 - a. property in transit, other than while in the custody of salespersons as described in Paragraph E.1. above;
 - b. property that is covered under the **Protection of Property Coverage** of the **ADDITIONAL COVERAGES** section.
5. The **Earth Movement** and **Flood** Excluded Perils under the **EXCLUSIONS** section do not apply only with respect to **unspecified locations** that the **Named Insured** does not own, operate or lease.

F. Property in Transit Coverage – Property Damage and Time Element Combined

1. The Insurer will pay for direct physical loss of or damage to **insured property, research and development project property, fine arts, media and records of accounts receivable** directly caused by a **covered peril**

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while in the course of transit from the time such property is being loaded at the initial point of shipment and continuously thereafter, until unloaded at the final destination, or if undeliverable, the time it is returned to the **location or reported unspecified location**, including:

- a. general average or salvage charges that are assessed; and
- b. reasonable and necessary expense the **Named Insured** incurs to inspect, repackage and reship such property.

The coverage provided for **fine arts, records of accounts receivable** and **media** under this **OFF-SITE COVERAGE** are subject to the provisions of the **Fine Arts Coverage, Accounts Receivable Coverage** and **Restoration of Media Coverage**, respectively, in the **ADDITIONAL COVERAGE BASKET** section, except the requirement that such property be at a **location or reported unspecified location**.

2. To the extent **time element coverage** is applicable under this **Business Property Coverage Part**, the Insurer will also pay, as provided, for:
 - a. actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,
caused by loss of or damage to **insured property, research and development project property, fine arts** and **media** while in the course of transit directly caused by a **covered peril**.
3. The most the Insurer will pay for all loss, damage or expense combined under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Property in Transit Coverage – Property Damage and Time Element** Limit of Insurance.
4. When neither the origin nor the destination is in any country upon which the United States government imposes sanction, embargoes or similar provisions, the following applies:
 - a. If the property is transported by an aircraft, the **coverage territory** is extended to be anywhere in the world for that property while in transit; or
 - b. If the property is transported by an oceangoing vessel, transit coverage ends when the property has been loaded on the oceangoing vessel and only commences when the property has been fully discharged from such vessel onto a point within the **coverage territory**.
5. This **Property in Transit Coverage** does not apply to:
 - a. import shipments until marine insurance coverage ceases;
 - b. **personal property of others** hauled on vehicles owned, leased or operated by the **Named Insured** when acting as a common or contract carrier, regardless of the **Named Insured's** liability for such property;
 - c. property sold by the **Named Insured** under conditional sale, trust agreement or installment payment after delivery to customers;
 - d. property shipped by common carrier or postal service unless such shipment is electronically tracked by such carrier or service; or
 - e. property while in the custody of salespersons.
6. In the event of any loss of or damage to **personal property** in transit, the **Named Insured** must immediately make a claim in writing against the carrier, bailee or others involved.



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7. The **Earth Movement** and **Flood** Excluded Perils under the **EXCLUSIONS** section do not apply with respect to this **OFF-SITE COVERAGE**.

G. Worldwide Media and Accounts Receivable Coverage

1. The Insurer will pay for direct physical loss of or damage to **media** and **records of accounts receivable** directly caused by a **covered peril** while such property is at a premises other than a **location** or **reported unspecified location**.
2. With respect to coverage provided under this **OFF-SITE COVERAGE**, the **coverage territory** is extended to be anywhere in the world, except within any country upon which the United States government has imposed sanctions, embargoes or similar prohibitions.
3. The most the Insurer will pay for all loss or damage under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Worldwide Media and Accounts Receivable Coverage** Limit of Insurance.
4. The **Earth Movement** and **Flood** Excluded Perils under the **EXCLUSIONS** section do not apply under this **OFF-SITE COVERAGE**, but only when such property is at premises that the **Named Insured** does not own, operate or lease.

III. ADDITIONAL COVERAGES

The following **ADDITIONAL COVERAGES** apply up to the applicable Limit of Insurance shown under the **Business Property Schedule of Coverages and Limits**. If a particular coverage is shown as Not Covered then such coverage is not provided under this **Business Property Coverage Part**.

Limits of Insurance for an **ADDITIONAL COVERAGE** that differ at any specific **location** will be shown under the **Business Property Schedule of Locations** for that **location**. Those Limits of Insurance replace, and are not in addition to, the Limit of Insurance shown for that **ADDITIONAL COVERAGE** in the **Business Property Schedule of Coverages and Limits**. If any **ADDITIONAL COVERAGE** does not apply at a specific **location**, that **ADDITIONAL COVERAGE** will be shown as Not Covered at that **location**.

If a specific **Location Base Coverage** is not provided at a **location** or at **reported unspecified locations** in this **Business Property Coverage Part**, there is no coverage under its corresponding **ADDITIONAL COVERAGE**. For example, if the **Named Insured** does not have a **Location Base Coverage** for **business income** for one or more **locations** or **reported unspecified location**, then there is no coverage related to **business income** under any of the **ADDITIONAL COVERAGES** for **business income**.

Limits for these **ADDITIONAL COVERAGES** apply in addition to any other applicable Limits of Insurance, unless otherwise stated.

A. Contaminants or Pollutants Clean Up and Removal Coverage – Property Damage and Time Element Combined

1. The Insurer will pay for the reasonable costs and expenses to extract or remove **contaminants or pollutants** from land or water at a **location** or **reported unspecified location**, provided such **contaminants or pollutants** are in the land or water as a direct result of a **covered peril**. These costs and expenses include the costs and expenses to test for, monitor or assess the existence, concentration or effects of **contaminants or pollutants**.

The Insurer will pay these costs and expenses only if reported to the Insurer within 180 consecutive days of the date on which the **covered peril** occurs.

2. To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will also pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;

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b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and

c. **extra expense**,

as a result of compliance with an ordinance or law that requires the clean up or removal of **contaminants or pollutants** from land or water at a **location** or **reported unspecified location** as a direct result of a **covered peril**.

3. The most the Insurer will pay for all loss, cost or expense combined under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Contaminants or Pollutant Clean Up and Removal Coverage – Property Damage and Time Element Combined** Limit of Insurance.

B. Contamination by a Refrigerant Coverage

1. The Insurer will pay for direct physical loss of or damage to **personal property** caused by the release or escape of refrigerants from any refrigeration equipment at a **location** or **reported unspecified location** provided the release or escape was not caused by or resulting from earthquake or **flood**, even if those are otherwise **covered perils**.

2. The most the Insurer will pay for loss or damage under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Contamination by a Refrigerant Coverage** Limit of Insurance.

The Limit for this **ADDITIONAL COVERAGE** is included in, and not in addition to, any other applicable **Personal Property Coverage** Limit of Insurance.

3. The **Contaminants or Pollutants Excluded Peril** under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

C. Contractual Penalties Coverage

1. The Insurer will pay for contractual penalties specified in a written contract that the **Named Insured** incurs for material breach of the terms of such contract where such breach is the result of direct physical loss of or damage to **covered property** directly caused by a **covered peril**.

2. The most the Insurer will pay for such contractual penalties under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Contractual Penalties Coverage** Limit of Insurance.

D. Denial of Access Coverage

To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the following coverages apply at the **location** or **reported unspecified location** where the **suspension** or delay of **operations** occurs:

1. Civil Authority

a. For up to the number of days shown on the **Business Property Schedule of Coverages and Limits**, the Insurer will pay, as provided, for:

i. The actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;

ii. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of the research and development projects; and

iii. **extra expense**,



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caused by action of civil authority that prohibits access to the **location** or **reported unspecified location**. Such action must result from a civil authority's response to direct physical loss of or damage to property located away from a **location** or **reported unspecified location**. That lost or damaged property must be within five miles of that **location** or **reported unspecified location** which sustains a **business income** or **research and development business income** loss or where **extra expense** is incurred. The loss or damage must be directly caused by a **covered peril**.

- b. The amount the Insurer will pay for all loss or expense under this **Civil Authority Coverage** is included within the applicable **time element coverage** Limit of Insurance.
- c. However, to the extent the covered **Civil Authority Coverage** loss or expense is caused by or resulting from:
 - i. **flood**, the amount payable under this **Civil Authority Coverage** is included within, and not in addition to, the applicable Flood Limit of Insurance.
 - ii. earthquake, the amount payable under this **Civil Authority Coverage** is included within, and not in addition to, the applicable Earthquake Limit of Insurance.

2. Ingress/Egress

- a. The Insurer will pay, as provided, for:
 - i. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - ii. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of the research and development projects; and

iii. extra expense,

when ingress or egress by the **Named Insured's** suppliers, customers or employees to or from the **location** or **reported unspecified location** is physically obstructed due to direct physical loss or damage. The actual loss of **business income** or **research and development business income** sustained, or **extra expense** incurred, by the **Named Insured** must be caused by direct physical loss of or damage to property not owned, occupied, leased or rented by the **Named Insured** or insured under this **Business Property Coverage Part**. That property must be located within five miles of such **location** or **reported unspecified location**. The obstruction cannot be the result of an action of civil authority that prohibits access to that **location** or **reported unspecified location**. The loss or damage must be directly caused by a **covered peril**.

- b. The most the Insurer will pay for all loss or expense under this **Ingress/Egress Coverage** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Ingress/ Egress Coverage** Limit of Insurance.
- c. However, to the extent the covered **Ingress/Egress Coverage** loss or expense is caused by or resulting from:
 - i. **flood**, the amount payable under this **Ingress/Egress Coverage** is included within, and not in addition to, the applicable Flood Limit of Insurance.
 - ii. earthquake, the amount payable under this **Ingress/Egress Coverage** is included within, and not in addition to, the applicable Earthquake Limit of Insurance.

E. Electronic Vandalism Coverage – Property Damage and Time Element Combined

- 1. The Insurer will pay for loss of or damage to **media, electronic data processing equipment, research and development project property** and **records of accounts receivable** caused by or resulting from **electronic vandalism** originating anywhere in the world.

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2. To the extent **time element coverage** is applicable, the Insurer will also pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay in **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,
 directly caused by **electronic vandalism**.
3. The Insurer will not pay for **electronic vandalism** loss caused by or resulting from any deliberate, dishonest, fraudulent or criminal acts committed by or on behalf of, or at the direction of, any **executive officer**.
4. The most the Insurer will pay for all loss, damage or expense combined under this **ADDITIONAL COVERAGE** in the **policy period** is the **Electronic Vandalism Coverage – Property Damage and Time Element Combined** Aggregate Limit of Insurance.
5. The **Electronic Vandalism** and **Dishonest Acts** Excluded Perils under the **EXCLUSIONS** section do not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

F. Employee Theft Coverage

1. The Insurer will pay for loss of or damage to **personal property**, **money**, **securities** and **fine arts** as a direct result of **employee theft**.
2. The Insurer will not pay for such loss:
 - a. caused by any **employee** of the **Named Insured**, or predecessor in interest of the **Named Insured**, for whom similar prior insurance was cancelled and not reinstated since the last such cancellation.
 - b. if the proof of existence or amount is dependent upon an inventory computation or a profit and loss computation. However, where the **Named Insured** establishes wholly apart from such computations that it has sustained such loss or damage, then it may offer its inventory records and actual physical count of inventory in support of the amount claimed.
 - c. resulting directly or indirectly from trading, whether in the **Named Insured's** name or in a genuine or fictitious account.
 - d. resulting from fraudulent or dishonest signing, issuing, cancelling or failing to cancel, a warehouse receipt or bill of lading or any papers connected with either.
3. The most the Insurer will pay for all loss or damage under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Employee Theft Coverage** Limit of Insurance.
4. The **Dishonest Acts** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

G. Equipment Breakdown - Spoilage Coverage

1. The Insurer will pay for direct physical loss of or damage to **personal property** directly caused by the loss of or changes in any artificially maintained or generated temperature, humidity or internal atmosphere resulting from an **equipment breakdown peril** to **covered equipment** at the **location** or **reported unspecified location**.
2. The most the Insurer will pay for loss or damage under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Equipment Breakdown – Spoilage Coverage** Limit of Insurance.

The Limit for this **ADDITIONAL COVERAGE** is included in, and not in addition to, any other applicable Limits of Insurance.



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3. The **Adulteration or Contamination** and the **Temperature or Humidity Conditions** Excluded Perils under the **EXCLUSIONS** section do not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

H. Expense to Reduce Loss – Business Income Coverage

The Insurer will pay reasonable and necessary expenses incurred by the **Named Insured**, except the cost of extinguishing a fire, to reduce the amount of **business income** or **research and development business income loss**. The Insurer will pay such expenses to the extent that they do not exceed the amount of loss that otherwise would have been payable under the **Business Income Coverage**.

The amount the Insurer will pay for such expenses under this **ADDITIONAL COVERAGE** is included within the applicable **Business Income Coverage** Limit of Insurance.

I. Extended Indemnity Period – Business Income Coverage

1. If loss of **business income** is payable under this **Business Property Coverage Part**, the Insurer will also pay for the actual loss of **business income** the **Named Insured** sustains during the extended indemnity period.

This extended indemnity period begins on the date the **period of restoration** ends and it terminates on the earlier of:

- the date the **Named Insured's** gross sales, including rental income, are restored to the amount that would have existed if no direct physical loss or damage occurred; or
- the date on which the specified number of days shown in the **Business Property Schedule of Coverages and Limits** have elapsed after the end of the **period of restoration**.

2. The amount the Insurer will pay for loss of **business income** under this **ADDITIONAL COVERAGE** is included within the applicable **Business Income Coverage** or **Business Income and Extra Expense Coverage** Limit of Insurance.

3. This **Extended Indemnity Period - Business Income Coverage** does not apply to loss of **business income** resulting from unfavorable business conditions as a result of the impact of a **covered peril** in the area of the affected **location** or **reported unspecified location**.

4. This **Extended Indemnity Period - Business Income Coverage** does not apply to any other **ADDITIONAL COVERAGE** or the **ADDITIONAL COVERAGE BASKET**.

J. Forgery or Alteration Coverage

1. The Insurer will pay for loss sustained by the **Named Insured** resulting from **forgery** or **alteration** of or on **covered instruments** that are made or drawn by, or drawn upon:

- the **Named Insured**; or
- one acting as the **Named Insured's** agent,

or that are purported to have been so made or so drawn, by any person, acting alone or together with others. Mechanically reproduced facsimile signatures are the same as handwritten signatures.

2. The most the Insurer will pay for all loss under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Forgery or Alteration Coverage** Limit of Insurance.

K. Fungi, Wet Rot, Dry Rot and Microbe Coverage – Property Damage and Time Element Combined

1. The Insurer will pay the following provided **fungi**, wet rot, dry rot or **microbes** are the direct result of a **covered peril**, other than fire or lightning:

- direct physical loss of or damage to **covered property** caused by **fungi**, wet rot, dry rot or **microbes**, including the cost of removing the **fungi**, wet rot, dry rot or **microbes**;

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- b. the reasonable cost to tear out and replace any part of the covered **building** or other property as needed to gain access to the **fungi**, wet rot, dry rot or **microbes**; and
 - c. the cost of testing performed after removal, repair, replacement or restoration of the damaged property is completed, provided there is reason to believe that **fungi**, wet rot, dry rot or **microbes** are still present.
- 2. To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will also pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay in **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,
 due to the:
 - i. direct physical loss of or damage to **covered property** caused by **fungi**, wet rot, dry rot or **microbes** that are the result of a **covered peril**, other than fire or lightning; or
 - ii. prolonged **period of restoration** due to the remediation of **fungi**, wet rot, dry rot or **microbes** from a covered loss.
- 3. The most the Insurer will pay under this **ADDITIONAL COVERAGE** for all loss, damage, cost or expense combined in the **policy period** is the **Fungi, Wet Rot, Dry Rot and Microbe Coverage – Property Damage and Time Element Combined** Aggregate Limit of Insurance. This Limit is the most the Insurer will pay, even if the **fungi**, wet rot, dry rot or **microbes** continue to be present or active or recur in a later **policy period**.
- 4. The **Fungi, Wet Rot, Dry Rot and Microbes** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

L. Loss Adjustment Expense Coverage

- 1. The Insurer will pay for reasonable and necessary expenses incurred by the **Named Insured** in preparing claim data when required by the Insurer, including the cost of taking inventories, obtaining appraisals and preparing other documentation, to determine the extent of covered loss or damage.
- 2. The Insurer will not pay for any fees, costs or expenses incurred, directed or billed by, or payable to attorneys, public adjusters, loss adjusters, loss consultants, insurance brokers or agents or their associates or subsidiaries, or any costs as described in the **APPRAISAL** Condition of the **First Party Terms and Conditions**.
- 3. The most the Insurer will pay for all expenses incurred under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Loss Adjustment Expense Coverage** Limit of Insurance.

M. Money and Securities Coverage

- 1. The Insurer will pay for loss sustained by the **Named Insured** as a direct result of the actual destruction, disappearance or **theft of money and securities**:
 - a. at a **location**, **reported unspecified location** or the premises of a bank or savings institution; or
 - b. away from:
 - i. a **location**;
 - ii. a **reported unspecified location**; or
 - iii. the premises of a bank or savings institution,
 while in the care and custody of a **messenger** or an armored motor vehicle company.



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2. The most the Insurer will pay for all loss under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Money and Securities Coverage** Limit of Insurance.
3. The Insurer will not pay any loss or damage sustained by the **Named Insured** caused by or resulting from:
 - a. accounting or arithmetical errors or omissions;
 - b. dishonest or criminal acts by the **Named Insured, executive officers, employees**, authorized representatives or anyone else to whom **money** or **securities** have been entrusted, other than an armored motor vehicle company:
 - i. acting alone or in collusion with others; or
 - ii. whether or not occurring during the hours of employment;
 - c. giving or surrendering of the property in any exchange or purchase;
 - d. voluntary parting with **money** or **securities** by the **Named Insured** or anyone else to whom it has entrusted such property if induced to do so by any fraudulent scheme, trick, device or false pretense;
 - e. transfer or surrender of **money** or **securities** on the basis of unauthorized instructions, to a person or place outside:
 - i. a **location**;
 - ii. a **reported unspecified location**; or
 - iii. the premises of a banking or savings institution; or
 - f. transactions involving any automated teller machine unless recorded by a continuous recording instrument in such machine.
4. The only Excluded Perils under the **EXCLUSIONS** section that apply to this **ADDITIONAL COVERAGE** are **Biological or Chemical Material, Governmental Action, Nuclear Hazard** and **War and Military Action**.

N. Newly Acquired Locations and Property Coverage**1. Newly Acquired or Constructed Real Property**

- a. The Insurer will pay for direct physical loss of or damage to **real property**, including new **buildings** while being built:
 - i. at a **newly acquired location**; or
 - ii. at a **location** or **reported unspecified location**, if coverage is not currently shown for **real property** at that **location** on the **Business Property Schedule of Locations** or for **reported unspecified locations**,
directly caused by a **covered peril**.
- b. The most the Insurer will pay for all loss or damage under this **Newly Acquired or Constructed Real Property** coverage for any one **occurrence** is the **Newly Acquired or Constructed Real Property** Limit of Insurance.

2. Newly Acquired – Other Property

- a. The Insurer will pay for direct physical loss of or damage:
 - i. to **personal property, fine arts, media** and **records of accounts receivable** at a **newly acquired location**; and
 - ii. to **personal property** if coverage is not currently shown for **personal property** at that **location** on the **Business Property Schedule of Locations** or for **reported unspecified locations**,
directly caused by a **covered peril**.

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- b. The most the Insurer will pay for all loss or damage under this **Newly Acquired Property – Other Property** coverage for any one **occurrence** is the **Newly Acquired – Other Property** Limit of Insurance.
- c. The coverage provided under this **ADDITIONAL COVERAGE** for **fine arts, records of accounts receivable and media** is subject to the provisions of the **Fine Arts Coverage, Accounts Receivable Coverage and Restoration of Media Coverage**, respectively, under the **ADDITIONAL BASKET COVERAGE** section except the requirement that such property be at a **location** or **reported unspecified location**.

3. Newly Acquired Location – Time Element

- a. To the extent **time element coverage** is applicable on the **Business Property Coverage Part**, the Insurer will pay, as provided, for:
 - i. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay in **operations**;
 - ii. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - iii. **extra expense**,
caused by loss or damage to property at a **newly acquired location** directly caused by a **covered peril**.
- b. The most the Insurer will pay for all loss or expense under **Newly Acquired Location – Time Element** coverage for any one **occurrence** is the **Newly Acquired Location – Time Element** Limit of Insurance.

4. This **Newly Acquired Locations and Property Coverage** expires on the date when any of the following first occurs:

- a. the Policy expires or is cancelled;
 - b. the number of consecutive days shown on the **Business Property Schedule of Coverages and Limits** has passed from the date:
 - i. the premises becomes a **newly acquired location**;
 - ii. the **Named Insured** acquires such property at a **location** or **reported unspecified location**; or
 - iii. construction begins on new **buildings**; or
 - c. the **Named Insured** reports values to the Insurer.
5. The Insurer will charge the **Named Insured** additional premium for values reported from the date the premises becomes a **newly acquired location**, the **Named Insured** acquires such property or the construction begins on new **buildings**.

O. Ordinance or Law Coverage

If at the time of direct physical loss of or damage to **insured property** directly caused by a **covered peril** there is an ordinance or law in effect regulating the construction, zoning, repair or land use of such **insured property** and, as a result of such covered loss or damage, such ordinance or law requires code compliance in the repair or replacement of such **insured property**, the following coverages apply:

1. Undamaged Insured Property

The Insurer will pay for the amount equal to the value of the undamaged portion of such **insured property** that must be demolished in accordance with such ordinance or law.

The amount the Insurer will pay for all loss or damage under this **Undamaged Insured Property** coverage is included within the applicable **Real Property Coverage** or **Personal Property Coverage** Limit of Insurance.



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2. Demolition and Repair Cost

The Insurer will pay for:

- a. the cost of demolishing and removing the undamaged portion of the damaged **insured property** required to be demolished because of such ordinance or law, including the cost of clearing the site; and
- b. the increased cost of repair or reconstruction of such **insured property** on the same site or another site because of such ordinance or law. If the **Named Insured** elects to do such repair or reconstruction at another site, such costs are limited to the costs that would have been incurred in order to comply with the minimum requirements of such ordinance or law regulating the repair or reconstruction of such **insured property** on the same site.

The amount the Insurer will pay for all loss or damage under this **Demolition and Repair Cost** coverage is included within the applicable **Real Property Coverage** or **Personal Property Coverage** Limit of Insurance unless a separate **Demolition and Repair Cost** Limit of Insurance is shown.

If a separate Limit is shown, then the most the Insurer will pay under this **Demolition and Repair Cost** coverage at any one **location** or **reported unspecified location** for any one **occurrence** is the **Demolition and Repair Cost** Limit of Insurance.

3. Increased Period of Restoration

To the extent **Business Income Coverage** or **Business Income and Extra Expense Coverage** is applicable at that **location** or **reported unspecified location**, the **period of restoration** includes any increased period of time that results from the enforcement of an ordinance or law that requires the **Named Insured** to repair or reconstruct the property or tear down undamaged portions of the property to meet the minimum requirements of the ordinance or law in force at the time of loss or damage.

The amount the Insurer will pay under this **Increased Period of Restoration** coverage is included in the applicable **Business Income Coverage** or **Business Income and Extra Expense Coverage** Limit of Insurance.

4. The Insurer will not pay for any:

- a. additional costs incurred if the damaged **insured property** is not repaired or reconstructed as soon as reasonably possible;
- b. increased **period of restoration** if the **Named Insured** does not resume **operations** with reasonable speed;
- c. costs attributable to any ordinance or law that the **Named Insured** was required to comply with before the loss or damage; or
- d. increase in costs or increased **period of restoration** required due to the enforcement of any ordinance or law that requires the **Named Insured** or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, demolish, repair, replace or in any way respond to or assess the effects of **contaminants or pollutants** or the presence, growth, proliferation, spread or any activity of **fungi**, wet rot, dry rot or **microbes**, except to the extent the **Contaminants or Pollutant Clean Up and Removal Coverage** or the **Fungi, Wet Rot, Dry Rot and Microbe Coverage – Property Damage and Time Element Combined** of the **ADDITIONAL COVERAGES** section applies.

5. The **Governmental Action** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **Ordinance or Law Coverage**.

P. Pair or Set Coverage

1. The Insurer will pay an amount equal to the reduction in value of undamaged **personal property** that is part of a pair or set that becomes unmarketable as a pair or set because of direct physical loss of or damage to the other part of such **personal property** directly caused by a **covered peril**.

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2. The amount the Insurer will pay for such reduction in value under this **ADDITIONAL COVERAGE** is included within the applicable **Personal Property Coverage** Limit of Insurance.

Q. Protection of Property Coverage**1. Removal of Insured Property**

- a. If it is necessary to move **insured property** from the **location** or **reported unspecified location** to protect it from actual or imminent direct physical loss or damage caused by a **covered peril**, the Insurer will pay for:
- i. any loss of or damage to that **insured property** while it is being moved from, or returned to, the **location** or **reported unspecified location**, or while temporarily stored at another premises for up to the Number of Days shown in the **Business Property Schedule of Coverages and Limits**; and
 - ii. the reasonable cost to remove the **insured property** from the **location** or **reported unspecified location** and the cost to move the **insured property** back.
- b. The amount the Insurer will pay for all loss, damage or cost under this **Removal of Insured Property** coverage is included within, and not in addition to, the applicable **Real Property Coverage** or **Personal Property Coverage** Limit of Insurance.

2. Preservation of Insured Property

- a. If it is necessary to protect **insured property** at the **location** or **reported unspecified location** from imminent direct physical loss or damage by a **covered peril**, the Insurer will pay reasonable and necessary costs the **Named Insured** incurs to protect such **insured property** from such imminent loss or damage while at such **location** or **reported unspecified location**.
- b. The most the Insurer will pay for all costs under this **Preservation of Insured Property** coverage for any one **occurrence** is the **Protection of Property Coverage Preservation of Insured Property** Limit of Insurance, subject to a \$1,000 each **occurrence** deductible. No other deductible applies to this **Preservation of Insured Property Coverage**.

R. Reported Unspecified Locations**1. Real Property Coverage and Personal Property Coverage**

The Insurer will pay for direct physical loss of or damage to **insured property** at a **reported unspecified location** directly caused by a **covered peril**.

The most the Insurer will pay for such loss or damage to **real property** at any one **reported unspecified location** for any one **occurrence** is the applicable **Reported Unspecified Locations Real Property** Limit of Insurance.

The most the Insurer will pay for such loss or damage to **personal property** at any one **reported unspecified location** for any one **occurrence** is the applicable **Reported Unspecified Location Personal Property** Limit of Insurance.

2. Business Income Coverage

The Insurer will pay for the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations** caused by direct physical loss of or damage to property at a **reported unspecified location** directly caused by a **covered peril**.

The most the Insurer will pay for such loss of **business income** at any one **reported unspecified location** for any one **occurrence** is the **Reported Unspecified Locations Business Income** Limit of Insurance.

3. Extra Expense Coverage

The Insurer will pay **extra expense** caused by direct physical loss of or damage to property at a **reported unspecified location** directly caused by a **covered peril**.



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The most the Insurer will pay for such **extra expense** at any one **reported unspecified location** for any one **occurrence** is the **Reported Unspecified Locations Extra Expense** Limit of Insurance.

S. Research and Development Coverage

1. Research and Development Project Property

The Insurer will pay for:

- a. direct physical loss of or damage to **research and development project property** while at a **location** or **reported unspecified location** directly caused by a **covered peril**; and
- b. reasonable and necessary additional expenses the **Named Insured** incurs to minimize direct physical loss of or damage to **research and development project property**, but only to the extent the loss of or damage to **research and development project property** is reduced by such additional expenses.

The most the Insurer will pay for **research and development project property** under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Research and Development Coverage Research and Development Project Property** Limit of Insurance.

2. Research and Development Business Income

To the extent that **Business Income Coverage** or **Business Income and Extra Expense Coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will also pay, as provided, for the loss of **research and development business income** that the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of the **Named Insured's** research and development projects in process caused by direct physical loss of or damage to property at a **location** or **reported unspecified location**. The loss or damage must be directly caused by a **covered peril**.

The amount the Insurer will pay for **research and development business income** under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is included within, and not in addition to, the applicable **Business Income Coverage** or **Business Income and Extra Expense Coverage** Limit of Insurance unless a separate **Research and Development Business Income** Limit of Insurance is shown.

If a separate Limit is shown, then the most the Insurer will pay under this **Research and Development Business Income** coverage at any one **location** or **reported unspecified location** for any one **occurrence** is the **Research and Development Business Income** Limit of Insurance.

T. Theft Damage to Non Owned Building Coverage

1. The Insurer will pay for direct physical loss of or damage to **buildings** at a **location** or **reported unspecified location** in which the **Named Insured** is a tenant and does not own the building, caused directly by **theft**, robbery or burglary, provided the **Named Insured** is obligated by the written lease in effect at the time of loss or damage to pay for such loss or damage.
2. The amount the Insurer will pay for all loss or damage under this **ADDITIONAL COVERAGE** is included within the applicable **Personal Property Coverage** Limit of Insurance.
3. This **ADDITIONAL COVERAGE** does not apply to **theft** that occurs after fire or explosion.

U. Trees, Shrubs, Plants or Lawns Coverage

1. The Insurer will pay for direct physical loss of or damage to **outdoor trees, shrubs, plants or lawns**, including the expense to remove debris of **outdoor trees, shrubs, plants or lawns**, at a **location** or **reported unspecified location** directly caused by:
 - a. fire;
 - b. lightning;
 - c. explosion;

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- d. riot or civil commotion;
 - e. vehicles; or
 - f. aircraft.
2. The most the Insurer will pay for all loss or damage under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Trees, Shrubs, Plants or Lawns Coverage Each Location** Limit. Subject to this Each Location Limit, the most the Insurer will pay for any one tree, shrub, plant or lawn is the **Trees, Shrubs, Plants or Lawns Coverage Each Item** Limit of Insurance.

V. Unintentional Errors or Omissions Coverage

1. The Insurer will pay for direct physical loss of or damage to **covered property** from a **covered peril** that is not otherwise payable under this **Business Property Coverage Part** solely as a result of:
 - a. an unintentional error or omission by the **Named Insured**:
 - i. in the description or address of any **insured property**; or
 - ii. the inadvertent deletion of a **location** or **reported unspecified location** under the Policy; or
 - b. any unintentional failure by the **Named Insured** to include any premises owned or occupied by the **Named Insured** at the inception date of the Policy.
2. To the extent **time element coverage** is applicable, the Insurer will also pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay in **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,

caused by loss of or damage to property from a **covered peril** that is not otherwise payable under this **Business Property Coverage Part** solely as a result of:

 - i. an unintentional error or omission by the **Named Insured**:
 - (1) in the description or address of any **insured property**; or
 - (2) the inadvertent deletion of a **location** or **reported unspecified location** under the Policy; or
 - ii. any unintentional failure by the **Named Insured** to include any premises owned or occupied by the **Named Insured** at the inception date of the Policy.
2. The most the Insurer will pay for all loss, damage, cost or expense combined under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Unintentional Errors or Omissions Coverage** Limit of Insurance.
3. There is no coverage for any unintentional error or unintentional omission in the reporting of values or the coverage requested. It is a condition of this coverage that such unintentional error or omission be reported and corrected when discovered. The **Named Insured's** premium will be adjusted accordingly to reflect the date the premises should have been added had no error or omission occurred.



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W. Utility Supply Failure Coverage

1. Property Damage

The Insurer will pay for direct physical loss of or damage to **covered property** at a **location** or **reported unspecified location** where such loss or damage is caused by the necessary suspension, interruption or reduction of:

- a. communication services, including internet access; or
- b. power supply, fuel services or water services,

at that **location** or **reported unspecified location**.

Such suspension, interruption or reduction must be the result of a **covered peril** that causes or results in direct physical loss of or damage to such utility service provider's property, including overhead transmission or distribution lines, used to provide the **location** or **reported unspecified location** with such services, provided such property is not at a **location** or **reported unspecified location**.

The most the Insurer will pay for all such loss or damage to **covered property** under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Utility Supply Failure Coverage – Property Damage** Limit of Insurance.

2. Time Element

To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will pay, as provided, for:

- a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
- b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of the research and development projects; and
- c. **extra expense**,

caused by loss of or damage to a utility service provider's property that is located away from a **location** or **reported unspecified location** and that property is used to provide internet, communication, power supply, fuel services or water services to such **location** or **reported unspecified location**. The loss or damage must be directly caused by a **covered peril**.

The most the Insurer will pay for all such loss or expense under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Utility Supply Failure Coverage – Time Element** Limit of Insurance.

If a **Deductible or Qualifying Period** is shown on the **Business Property Schedule of Locations** for **Utility Supply Failure Coverage – Time Element Coverage**, then the following replaces the **Deductible and Qualifying Periods** provision of the **LIMITS OF INSURANCE/INDEMNITY PERIOD/DEDUCTIBLE/QUALIFYING PERIOD** section for the **Utility Supply Failure Coverage – Time Element Coverage**:

The Insurer will not pay for any loss of **business income** or **research and development business income** or **extra expense** incurred for any one **occurrence** until the amount of loss or expense incurred exceeds the applicable Deductible or until the length of the **suspension** or delay of **operations** exceeds the applicable **Qualifying Period** shown in the **Business Property Schedule of Locations**.

If a Deductible applies, then the Insurer will pay the amount of actual **business income** or **research and development business income** loss or **extra expense** incurred in excess of the applicable Deductible, up to the applicable Limits of Insurance.

If a **qualifying period** applies and the **qualifying period** is exceeded, then the Insurer will pay for covered loss and expense, calculated as of the time of such **suspension** or delay in **operations**, in excess of the

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Business Property Coverage Part

applicable Property Deductible shown in the **Business Property Schedule of Locations**, unless a more specific **time element coverage** deductible is shown.

3. However, to the extent the covered Utility Supply Failure loss, damage or expense is caused by or resulting from covered:
 - i. **flood**, the total amount payable for all loss, damage or expense under this **ADDITIONAL COVERAGE** is included within, and not in addition to, the applicable Flood Limit of Insurance.
 - ii. **earthquake**, the total amount payable for all loss, damage or expense under this **ADDITIONAL COVERAGE** is included within, and not in addition to, the applicable Earthquake Limit of Insurance.
4. This **ADDITIONAL COVERAGE** does not apply to loss, damage or expense caused by physical loss of or damage to satellites or any other orbiting equipment.
5. The **Utility Services** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

IV. ADDITIONAL COVERAGE BASKET

The following coverages are part of the **ADDITIONAL COVERAGE BASKET**. At the time of loss or damage, the **Named Insured** may elect to apportion the Limit of Insurance to one or any combination of the coverages included in this **ADDITIONAL COVERAGE BASKET**. However, the most the Insurer will pay at any one **location** or **reported unscheduled location** for any one **occurrence** for the total of all loss or damage from the coverages included in this **ADDITIONAL COVERAGE BASKET** is the Limit of Insurance as shown in the **Business Property Schedule of Coverages and Limits**. If a different **ADDITIONAL COVERAGE BASKET** Limit of Insurance is shown at a **location** in the **Business Property Schedule of Locations**, that Limit replaces, and is not in addition to, the **ADDITIONAL COVERAGE BASKET** Limit of Insurance shown in the **Business Property Schedule of Coverages and Limits** for that **location**. If the **ADDITIONAL COVERAGE BASKET** does not apply at a specific **location**, the **ADDITIONAL COVERAGE BASKET** will show as Not Covered for that **location**.

A. Accounts Receivable Coverage

1. The Insurer will pay for direct physical loss of or damage to **records of accounts receivable** at a **location** or **reported unspecified location** directly caused by a **covered peril**.
2. This **Accounts Receivable Coverage** does not apply with respect to any claim for loss, damage, cost or expense that requires any audit of any records or inventory computation to prove its factual existence.
3. The **Contaminants or Pollutants, Temperature or Humidity Conditions** and **Utility Services** Excluded Perils under the **EXCLUSIONS** section do not apply with respect to **Accounts Receivable Coverage**.

B. Fine Arts Coverage

1. The Insurer will pay for direct physical loss of or damage to **fine arts** at a **location** or **reported unspecified location** directly caused by a **covered peril**.
2. Subject to the **ADDITIONAL COVERAGE BASKET** Limit of Insurance, the most the Insurer will pay for any one item for any one **occurrence** under this **Fine Arts Coverage** is \$100,000.
3. The **Contaminants or Pollutants** and the **Utility Services** Excluded Perils under the **EXCLUSIONS** section do not apply with respect to **Fine Arts Coverage**.

C. Fire Department Service Charge Coverage

The Insurer will pay for the **Named Insured's** liability for the following fire department service charges if incurred to save or protect **covered property** at a **location** or **reported unspecified location** from a **covered peril**:

1. charges assumed by written contract or written agreement prior to loss; or
2. charges required by local ordinance.



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Business Property Coverage Part

No deductible applies to this **Fire Department Service Charge Coverage**.

D. Lessee Leasehold Interest Coverage

When the **Named Insured's** written lease is cancelled by the lessor in accordance with a valid condition of that lease and such cancellation is due to direct physical loss of or damage to property at a **location** or **reported unspecified location** directly caused by a **covered peril**, the Insurer will pay for the loss of:

1. the value of the **Named Insured's** leasehold interest in the unamortized portion of payments made by the **Named Insured** for the undamaged portion of the **tenant's improvements and betterments**;
2. **monthly leasehold interest** of the **bonus payment** or **prepaid rent**;
3. **sublease profit**;
4. **equipment data processing equipment leasehold values**; and
5. **net leasehold interest of tenant's lease interest**.

E. Lost Key Replacement Coverage

The Insurer will pay for the reasonable and necessary cost of:

1. replacing the master key and individual lock keys, including the cost to program the new locks if keys to that **location** or **reported unspecified location** are stolen; or
2. entry lock repair or replacement, including the cost to rekey or reprogram locks, made necessary by theft or attempted theft at that **location** or **reported unspecified location**.

F. Non Owned Detached Trailers Coverage

The Insurer will pay for direct physical loss of or damage to trailers that the **Named Insured** does not own at a **location** or **reported unspecified location** directly caused by a **covered peril**, provided that:

1. the trailer is used in the **Named Insured's** business;
2. the trailer is in the **Named Insured's** care, custody or control; and
3. the **Named Insured** is obligated by a written contract in effect at the time of loss or damage to pay for such loss or damage to that trailer.

The Insurer will not pay for any loss or damage that occurs:

- a. while the trailer is attached to any motor vehicle or motorized conveyance, whether or not the motor vehicle or motorized conveyance is in motion;
- b. during hitching or unhitching operations; or
- c. when a trailer becomes accidentally unhitched from a motor vehicle or motorized conveyance.

G. Recharge of Fire Protection Equipment Coverage

The Insurer will pay expenses the **Named Insured** incurs to recharge automatic fire protection equipment due to the leakage or discharge of the fire suppressant within the automatic fire protection equipment. The insurance provided under this coverage applies regardless of how the discharge or leakage is caused. However, if the leakage or discharge is caused by or results from covered loss or damage, no deductible applies.

H. Restoration of Media Coverage

1. The Insurer will pay for the direct physical loss of or damage to **media** at a **location** or **reported unspecified location** directly caused by a **covered peril**.
2. The **Contaminants or Pollutants, Temperature or Humidity Conditions** and **Utility Services** Excluded Perils under the **EXCLUSIONS** section do not apply with respect to this **Restoration of Media Coverage**.

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Business Property Coverage Part

I. Reward Payments Coverage

In the event of direct physical loss of or damage to **insured property** caused by arson, **theft** or vandalism, the Insurer will reimburse the **Named Insured** for amounts it pays for information leading to the conviction of any persons responsible for such arson, **theft** or vandalism. The reward payments must be documented.

However, there is no coverage for a reward payment made to the **Named Insured** or **executive officers**.

No deductible applies to this **Reward Payments Coverage**.

V. EXCLUSIONS

The Excluded Perils shown in Paragraphs **A. B. C.** and **D.** below apply to all **LOCATION COVERAGES**, **OFF-SITE COVERAGES**, **ADDITIONAL COVERAGES** and **ADDITIONAL COVERAGE BASKET** coverages under the **coverage part** unless otherwise stated.

A. Excluded Perils Subject to Concurrent Causation Provisions

With respect to the excluded perils below, the Insurer will not pay for loss of or damage to property directly or indirectly caused by or resulting from the following causes of loss or events: **Biological or Chemical Materials; Earth Movement; Electronic Vandalism; Flood; Fungi, Wet Rot, Dry Rot and Microbes; Governmental Action; Nuclear Hazard; Utility Services; and War and Military Action**, regardless of: the causes of such excluded causes or events; other causes of such loss; any other cause or event, whether or not insured under the **coverage part**, which may have contributed concurrently, or in any sequence, to produce such loss even if such other cause or event would otherwise be covered; and whether the event occurred suddenly or gradually, involved isolated or widespread damage, arose from natural or external sources or acts or omissions, or occurred as a result of any combination of any such causes or events.

1. Biological or Chemical Materials

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from the actual or threatened discharge, dispersal, seepage, migration, release, escape or application of any pathogenic or poisonous biological or chemical materials.

2. Earth Movement

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from **earth movement**. However, if **earth movement** results in fire, explosion or **theft**, the Insurer will pay for that portion of the loss which was solely caused by such fire, explosion or **theft**.

3. Electronic Vandalism

The Insurer will not pay for loss or damage caused by or resulting from **electronic vandalism**.

4. Flood

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from **flood**. However, if **flood** results in fire, explosion, sprinkler leakage or **theft**, the Insurer will pay for that portion of the loss which was solely caused by such fire, explosion, sprinkler leakage or **theft**.

5. Fungi, Wet Rot, Dry Rot and Microbes

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from the presence, growth, proliferation, spread or any activity of **fungi**, wet or dry rot, or **microbes**. However, this exclusion does not apply when **fungi**, wet or dry rot, or **microbes** results from fire or lightning.

6. Governmental Action

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from seizure, destruction, demolition, expropriation, condemnation, confiscation or nationalization of property by, on behalf of or at the direction of any governmental authority.



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Business Property Coverage Part

However, this exclusion does not apply to seizure or acts of destruction ordered by governmental or military authority and taken at the time of a fire to prevent its spread.

7. Nuclear Hazard

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from nuclear reaction or radiation, or radioactive contamination, however caused. However, if nuclear reaction or radiation, or radioactive contamination results in fire, the Insurer will pay for that portion of the loss which was solely caused by such fire.

8. Utility Services

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from the failure (including lack of sufficient capacity and reduction in supply) of power, fuel, sewage treatment, internet or other communication service, or any other utility service supplied to a covered premises, if the failure occurs away from the premises.

However, if such failure results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

This exclusion does not apply to **electronic data processing equipment**.

9. War and Military Action

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from:

- a. war (whether declared or undeclared); civil war or warlike action by a military force; or
- b. insurrection, rebellion, revolution, military or usurped power by governmental or military personnel.

B. Other Excluded Perils

1. Adulteration or Contamination

The Insurer will not pay for loss or damage caused by or resulting from adulteration or contamination to **stock** which causes the **stock** to become diminished in value or use, including but not limited to diminished value or use due to change in color, finish, flavor, size or texture. This exclusion applies unless the adulteration or contamination is itself caused by a **specified peril**, other than the **equipment breakdown peril**.

However, if the adulteration or contamination to **stock** results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

2. Alteration, Falsification, Concealment or Destruction

The Insurer will not pay for loss or damage caused by or resulting from alteration, falsification, concealment or destruction of **records of accounts receivable** or **media** done to conceal the wrongful giving, taking or withholding of **money**, **securities** or other property.

3. Bookkeeping, Accounting or Billing Errors or Omissions

The Insurer will not pay for loss of or damage to **media** or **records of accounts receivable** caused by or resulting from bookkeeping, accounting or billing errors or omissions.

4. Collective Activities

The Insurer will not pay for loss of **business income** or **research and development business income** caused by or resulting from delay in rebuilding, repairing or replacing property or resuming **operations** due to strikes, boycotts, picketing, lockouts or other such collective activities.

5. Contaminants or Pollutants

The Insurer will not pay for loss or damage caused by or resulting from discharge, dispersal, seepage, migration, release or escape of **contaminants** or **pollutants**. This exclusion applies unless the discharge,

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Business Property Coverage Part

dispersal, seepage, migration, release or escape of **contaminants or pollutants** is itself caused by a **specified peril**.

However, if the discharge, dispersal, seepage, migration, release or escape of **contaminants or pollutants** results in a **specified peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **specified peril**.

This exclusion does not apply:

- a. to damage to glass caused by chemicals applied to the glass; or
- b. to **electronic data processing equipment**.

6. Delay, Loss of Use or Loss of Market

The Insurer will not pay for loss or damage caused by or resulting from delay, loss of use or loss of market.

7. Dishonest or Criminal Acts

The Insurer will not pay for loss or damage caused by or resulting from any dishonest, fraudulent or criminal acts committed alone or in collusion with others by the **Named Insured**, **executive officers**, the **Named Insured's** employees (including leased or temporary employees) or authorized representatives or anyone to whom the **Named Insured** entrusts the property for any purpose, regardless of whether or not such activity takes place during hours of operation.

This exclusion does not apply to:

- a. acts of destruction by an employee (including leased or temporary employee) of the **Named Insured**; or
- b. acts committed by a carrier or other bailee for hire.

8. Errors, Defects or Failures

The Insurer will not pay for any:

- a. loss or damage, including the costs of correcting or making good, caused by or resulting from:
 - i) an **act or decision** or error or omission in or faulty or defective:
 - (1) design, specification, workmanship, repair, construction, renovation, remodeling, grading or compaction of;
 - (2) processing of, manufacturing of or materials used in;
 - (3) planning, zoning, development surveying or siting; or
 - (4) materials used in repair, construction, renovation or remodeling of; or
 - ii) insufficient maintenance or servicing, or the failure to maintain or service, any part, or all, of the property on or off a premises.
- b. loss or damage caused by or resulting from the misalignment, miscalibration, operation of any safety device or going off-line or any condition which can be corrected by resetting, tightening, adjusting, cleaning or performing maintenance on property.

However, if any of these Excluded Perils results in a **covered peril**, the Insurer will pay for that loss or damage solely caused by such **covered peril**.

9. Finished Stock or Merchandise

The Insurer will not pay for loss of **business income** or **research and development business income** caused by or resulting from:

- a. loss or damage to **finished stock** or to **merchandise** which has been sold but not delivered; or
- b. the time required to reproduce **finished stock** or replace **merchandise**.



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Business Property Coverage Part

10. Inherent Vice/Latent Defect

The Insurer will not pay for loss or damage caused by or resulting from:

- a. wear and tear;
- b. rust or other corrosion or decay;
- c. gradual deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;
- d. nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals;
- f. smog;
- g. marring or scratching; or
- h. inherent vice.

This exclusion applies unless one of these Excluded Perils is itself caused by a **specified peril**.

However, if any of these Excluded Perils results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

11. Mysterious Disappearance

The Insurer will not pay for loss or damage caused by or resulting from disappearance of property or shortage of property disclosed on taking inventory, where there is no physical evidence to show what happened to the property.

However, if such disappearance or shortage results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

This exclusion does not apply to property in the custody of carriers or other bailees for hire.

12. Precipitation

The Insurer will not pay for loss or damage caused by or resulting from hail, ice, rain, sleet or snow to **personal property** in the open, other than property in the custody of carriers for hire.

13. Pressure or Electrical Testing

The Insurer will not pay for loss of or damage to machinery or equipment while undergoing electrical or pressure testing.

However, if such testing results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

14. Programming Errors or Defects

The Insurer will not pay for loss of or damage to **electronic data processing equipment, media or records of accounts receivable** caused by or resulting from:

- a. programming errors or faulty instructions to a machine; or
- b. other errors or omissions in processing or copying.

However, if such errors, omissions or faulty instructions result in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

15. Repair, Restoration or Retouching

The Insurer will not pay for loss of or damage to **fine arts** caused by or resulting from any repairing, restoration or retouching process.

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16. Settling and Cracking

The Insurer will not pay for loss or damage caused by or resulting from naturally occurring or man-made bulging, cracking, expansion, shrinkage or settling of land, paved or concrete surfaces, foundations, pools or **buildings**, including soil or fill adjacent to such property. This exclusion applies unless the bulging, cracking, expansion, shrinkage or settling is itself caused by a **specified peril**.

However, if such bulging, cracking, expansion, shrinkage or settling results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

17. Suspended Equipment

The Insurer will not pay for loss or damage caused by or resulting from an **equipment breakdown peril** to **suspended equipment**.

However, if such Excluded Peril results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

18. Suspension, Lapse or Cancellation

The Insurer will not pay for any:

- a. loss of **business income** or **extra expense** caused by or resulting from suspension, lapse or cancellation of any license, lease or contract unless:
 - i. such suspension, lapse or cancellation is directly caused by the actual **suspension** or delay in **operations**;
 - ii. the loss of **business income** is sustained during the **period of restoration** or extended indemnity period; and
 - iii. the **extra expense** is incurred during the **period of restoration**.
- b. loss of **research and development business income** caused by or resulting from suspension, lapse or cancellation of any license, lease or contract unless:
 - i. such suspension, lapse or cancellation is directly caused by the actual **suspension** or delay of the **Named Insured's** research and development projects in process; and
 - ii. the loss of **research and development business income** is sustained during the **period of restoration**.

19. Temperature or Humidity Conditions

The Insurer will not pay for loss of or damage to **personal property** caused by or resulting from the loss of or change in temperature, humidity or atmosphere, whether inside or outside of a building and whether or not artificially maintained or generated. This exclusion applies unless such change in temperature, humidity or atmosphere is itself caused by a **specified peril**, other than an **equipment breakdown peril**.

However, if such loss of or change in temperature, humidity or atmosphere results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

This exclusion does not apply to **electronic data processing hardware**.

C. Limitations**1. Trees, Shrubs, Plants or Lawns**

The Insurer will not pay for loss of **business income** or **research and development business income** caused by or resulting from loss of or damage to **outdoor trees, shrubs, plants or lawns** unless such loss or damage is directly caused by fire, lightning, explosion, riot or civil commotion, vehicles or aircraft.



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2. Vegetated Roofs

The Insurer will not pay for loss of or damage to trees, shrubs, plants, grass, lawns or other landscaping materials which are part of a vegetated roof caused by or resulting from:

- a. dampness or dryness of atmosphere or soil supporting the vegetation;
- b. changes in or extremes of temperature;
- c. disease; or
- d. frost, hail, rain, snow, ice or sleet.

D. Excluded Fees, Costs and Expenses**1. Excavation, Grading or Filling Costs**

The Insurer will not pay fees, costs or expenses for:

- a. excavations, grading, backfilling or filling, unless such cost is necessarily incurred to investigate, repair or replace **insured property** below the surface of the ground; or
- b. filling sinkholes.

2. Volcanic Eruption

The Insurer will not pay fees, costs or expenses to remove ash, dust or particulate matter, following a **volcanic eruption** that does not cause loss of or damage to **covered property**.

VI. LIMITS OF INSURANCE / INDEMNITY PERIOD / DEDUCTIBLE / QUALIFYING PERIOD**A. Limits of Insurance**

The Limits of Insurance applicable to each coverage agreement are shown in the **Business Property Schedule of Coverages and Limits** or the **Business Property Schedule of Locations**.

B. Special Limits

The Limit of Insurance applicable for any one **occurrence** for loss or damage due to **theft** is \$10,000 for:

- 1. furs, fur garments and garments trimmed with fur;
- 2. jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones; and
- 3. bullion, gold, silver, platinum and other precious alloys or metals.

This Limit is included within, and not in addition to, the applicable **Personal Property Coverage** Limit of Insurance.

C. Maximum Period of Indemnity

If the **Business Property Schedule of Locations** displays a **Maximum Period of Indemnity**, the most the Insurer will pay for loss of **business income** is the lesser of:

- 1. the amount of covered **business income** during the 120 consecutive days immediately following the beginning of the **period of restoration**; or
- 2. the applicable **Business Income Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations**.

D. Monthly Limit of Indemnity

If the **Business Property Schedule of Locations** displays a Monthly Limit of Indemnity fraction, the most the Insurer will pay for loss of **business income** in any one period of 30 consecutive days after the beginning of the **period of restoration** is:

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Business Property Coverage Part

1. the Limit of Insurance, multiplied by
2. the Monthly Limit of Indemnity fraction shown in the **Business Property Schedule of Locations** for **Monthly Limit of Indemnity**.

E. Inflation Guard

If the **Business Property Schedule of Locations** displays an inflation guard percentage, the Limit of Insurance for **insured property** will automatically increase as follows:

1. the applicable Limit of Insurance; multiplied by
2. the Inflation Guard percentage shown on the **Business Property Schedule of Locations**; multiplied by
3. the number of consecutive days since the beginning of the annual **policy period**, or the effective date of the most recent Policy change amending the Limit of Insurance, divided by 365.

F. Deductibles and Qualifying Periods

1. The Insurer will not pay any amounts due under the terms and conditions of the **coverage part** until the amount of covered loss, damage, cost or expense for any one **occurrence** exceeds the Property Deductible shown in the **Business Property Schedule of Locations**, unless specific coverage deductibles are shown in the **Business Property Schedule of Locations** or an endorsement. The Insurer will then pay the amount of loss, damage, cost or expense in excess of the Deductible, up to the applicable Limits of Insurance.
2. If a **Qualifying Period** is shown in the **Business Property Schedule of Locations**, then the **qualifying period** will apply to all **business income** and **research and development business income** coverages. The Insurer will not pay for any loss of **business income** or **research and development business income** for any one **occurrence** until the **suspension** or delay of **operations** exceeds the **qualifying period**. If the **qualifying period** is exceeded, then the Insurer will pay the amount of covered **business income** or **research and development business income** loss, calculated as of the time and date of such loss, in excess of the applicable Property Deductible shown in the **Business Property Schedule of Locations**, unless a more specific **time element coverage** deductible is shown. If **Business Income and Extra Expense Coverage** applies, then **extra expense** is subject to the deductible or **qualifying period** applicable to **business income**.
3. A covered loss occurring at **unspecified locations**, **reported unspecified locations** or other premises not shown on the **Business Property Schedule of Locations** will be subject to the **Deductibles and Qualifying Periods** applicable for the first **location** shown in the **Business Property Schedule of Locations**, unless specific coverage deductibles are shown in the **Business Property Schedule of Locations** or an endorsement.
4. Unless otherwise stated in the **coverage part** or endorsement, if more than one monetary deductible applies, the Insurer will apply each deductible separately, but the total of all deductibles applied for any one **occurrence** will not exceed the highest applicable monetary deductible for loss or damage to **covered property** plus the highest applicable monetary deductible for loss under **time element coverage**.
5. Loss or damage caused by earthquake, earthquake sprinkler leakage, **flood**, **named storm** and windstorm or hail may be subject to separate deductible amounts. The **Business Property Schedule of Locations**, or applicable endorsement, will identify the **locations** or **reported unspecified locations** subject to such deductibles and the applicable deductible amount. That Deductible will apply to all coverages that respond to that covered loss, including covered **time element coverage** loss. **Qualifying periods** do not apply to covered loss or expense from earthquake, earthquake sprinkler leakage, **flood**, **named storm** or windstorm or hail when there is a separate monetary deductible amount applicable.

For purposes of calculating the deductible for those perils, the Insurer will use the applicable Limit of Insurance shown in the **Business Property Schedule of Coverages and Limits**, the **Business Property Schedule of Location** or any endorsement attached to this Policy for that specific coverage, or the actual



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Business Property Coverage Part

amount of loss, damage, cost or expense for that coverage, whichever is less, towards satisfying that Deductible.

With respect to earthquake, earthquake sprinkler leakage, **flood**, **named storm** and windstorm or hail deductibles, if there are two or more deductibles that are applicable from other **covered perils** in the same **occurrence**, the Insurer will apply each deductible separately. When those Deductibles are shown in the **Business Property Schedule of Coverages and Limits**, the **Business Property Schedule of Locations** or any endorsement:

- a. at that specific **location** or **reported unspecified location**, the total of all monetary deductible amounts applied for any one **occurrence** will not exceed the single highest applicable Deductible shown for that **location** or **reported unspecified location**. If more than one **location** or **reported unspecified location** is involved in the same **occurrence**, the Insurer will apply those Deductibles for each **location** and **reported unspecified location** separately, subject to the single highest applicable Deductible for each **location** and each **reported unspecified location**.
- b. on a per **occurrence** basis for multiple **locations** or **reported unspecified locations**, the total of all monetary deductible amounts applied for any one **occurrence** will not exceed the single highest applicable Deductible.

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Equipment Breakdown Exclusion Endorsement

It is understood and agreed as follows:

I. The following are added to Other Excluded Perils, in the EXCLUSIONS section of the Business Property Coverage Part:

- **Electrical Injury**

The Insurer will not pay for loss or damage caused by or resulting from artificially generated electrical current, including electrical arcing, that damages or disturbs electrical devices, wiring or equipment. But, if such artificially generated electrical current or electrical arcing results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

This exclusion does not apply to **electronic data processing equipment, media or records of accounts receivable**.

- **Explosion or Rupture**

The Insurer will not pay for:

- a. Loss or damage caused by or resulting from an explosion, rupture, or bursting of steam boilers, steam pipes, steam engines, steam turbines, gas turbines, or apparatus attached to and forming a part thereof, when owned, operated, or controlled by the **Named Insured**; except for explosion of accumulated gases or fuel within the furnace of any fired vessel, other than gas turbines, or within the flues or passages through which the gases of combustion pass.

But if a result of one of these excluded perils is fire or a combustion explosion, the Insurer will pay that portion of the loss or damage solely caused by that fire or combustion explosion.

- b. Loss or damage caused by or resulting from any condition or event inside steam boilers, steam pipes, steam engines, steam turbines, gas turbines, or apparatus attached to and forming a part thereof, when owned, operated, or controlled by the **Named Insured**; except for explosion of accumulated gases or fuel within the furnace of any fired vessel, other than gas turbines, or within the flues or passages through which the gases of combustion pass.

- c. Loss or damage caused by or resulting from any condition or event, other than an explosion, inside hot water boilers, other water heating equipment other than steam engines, or pressure vessels when owned, operated, or controlled by the **Named Insured**.

This exclusion does not apply to **electronic data processing equipment, media or records of accounts receivable**.

- **Mechanical Breakdown**

The Insurer will not pay for loss or damage caused by or resulting from mechanical or machinery breakdown, including rupture or bursting caused by or resulting from centrifugal force, of property owned, operated, or controlled by the **Named Insured**. But if a result of the mechanical or machinery breakdown is a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

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CNA81067XX (10-15)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 2

Effective Date: 12/23/2018

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CNA PARAMOUNT

Equipment Breakdown Exclusion Endorsement

This exclusion does not apply to **electronic data processing equipment, media or records of accounts receivable.**

- II.** The following change applies to the **ADDITIONAL COVERAGES** section of the **Business Property Coverage Part:**

The **Equipment Breakdown – Spoilage Coverage** is deleted.

- III.** Paragraph **I.** of the **specified peril** definition in the **First Party Glossary of Defined Terms** is deleted.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



Inland Marine

Renewal Declaration

POLICY NUMBER C 6056872807	COVERAGE PROVIDED BY CONTINENTAL CASUALTY COMPANY 151 N Franklin CHICAGO, IL 60606	FROM - POLICY PERIOD - TO 12/23/2018 12/23/2019
	INSURED NAME AND ADDRESS SESI CONSULTING ENGINEERS 12A MAPLE AVE PINE BROOK, NJ 07058-9837	
AGENCY NUMBER 028570	AGENCY NAME AND ADDRESS SCHINNERER & CO., INC. VICTOR O. TWO WISCONSIN CIRCLE CHEVY CHASE, MD 20815 Phone Number: (301)961-9800	
BRANCH NUMBER 886	BRANCH NAME AND ADDRESS DESIGN ONE CENTER TWO WISCONSIN CIRCLE CHEVY CHASE, MD 20815 Phone Number: () -	

This policy becomes effective and expires at 12:01 A.M. standard time at your mailing address on the dates shown above.

The Named Insured is a Corporation.

Your policy is composed of this Declarations, with the attached Common Policy Conditions, Coverage Forms, and Endorsements, if any. The Policy Forms and Endorsement Schedule shows all forms applicable to this policy at the time of policy issuance.

The Policy Premium Is
New Jersey PLIGA Surcharge



Total Policy Charges



Terrorism Risk Insurance Extension Act Premium



In return for the payment of the premium, and subject to all the terms and conditions contained here-in, we agree to provide the insurance as stated.

POLICY NUMBER
C 6056872807

INSURED NAME AND ADDRESS
SESI CONSULTING ENGINEERS
12A MAPLE AVE
PINE BROOK, NJ 07058-9837

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INLAND MARINE SUMMARY OF COVERAGES

Contractors Equipment

- Contractors Equipment Declarations - Policy Level Information - G300665
- Contractors Equipment Declarations - Additional Coverage and Coverage Extension Schedule - G300666

POLICY NUMBER
C 6056872807

INSURED NAME AND ADDRESS
SESI CONSULTING ENGINEERS
12A MAPLE AVE
PINE BROOK, NJ 07058-9837

INLAND MARINE LOCATION SUMMARY OF COVERAGES

LOCATION 1 BUILDING 1

12A MAPLE AVE
PINE BROOK NJ 07058

Building Description:

LOCATION/BUILDING COVERAGES

Valuable Papers

- Valuable Papers Schedule - Non-Reporting - G55231
- Valuable Papers and Records Coverage Form - CM0067



INLAND MARINE CONTRACTORS EQUIPMENT SCHEDULE

(For Additional IM Declaration Information, See Form G300665)

ITEM NO.	<u>DESCRIPTION OF EQUIPMENT (Year, Manufacturer, Model)</u>	<u>LIMIT OF INSURANCE</u>	<u>DEDUCTIBLE</u>	<u>COINSURANCE</u>	<u>VALUATION (ACV, RC, AV)</u>
1	2016 PIONEER 700 ATV 1HFVE0227G420842	\$14,000	\$1,000		
2	DIGITILT SLOPE INCLINOMETER 102152	\$5,000	\$1,000		
3	DIGITILT INDICATOR 28055F	\$5,000	\$1,000		
5	SESMOGRAPH AND GEOPHONE BE5608	\$5,000	\$1,000		
6	INSTANTEL SEISMOGRAPH LOT BE11861	\$5,000	\$1,000		
7	MICROMATE SEISMOGRAPH AND GEOPHONE UM13732	\$5,000	\$1,000		
8	NUCLEAR DENOSMETER 32408	\$5,000	\$1,000		
9	NUCLEAR DENOSMETER 3440 22947	\$5,000	\$1,000		
10	NUCLEAR DENSITY GAUGE, MODEL 34118 11023	\$5,000	\$1,000		
11	NUCLEAR DENSITY GAUGE, MODEL 34118 13773	\$5,000	\$1,000		
12	NUCLEAR DENSITY GAUGE, MODEL 3440 17627	\$5,000	\$1,000		
13	NUCLEAR DENSITY GAUGE, MODEL 3440 14894	\$5,000	\$1,000		
14	NUCLEAR DENSITY GAUGE, MODEL 3440 15897	\$5,000	\$1,000		
15	NUCLEAR DENSITY GAUGE, MODEL 34118 7734	\$5,000	\$1,000		
16	NUCLEAR DENSITY GAUGE, MODEL 34118 6590	\$5,000	\$1,000		
17	NUCLEAR DENSITY GAUGE, MODEL 3430 32035	\$5,000	\$1,000		
18	NUCLEAR DENSITY GAUGE, MODEL 34118 4858	\$5,000	\$1,000		

INLAND MARINE CONTRACTORS EQUIPMENT SCHEDULE

(For Additional IM Declaration Information, See Form G300665)

ITEM NO.	<u>DESCRIPTION OF EQUIPMENT (Year, Manufacturer, Model)</u>	<u>LIMIT OF INSURANCE</u>	<u>DEDUCTIBLE</u>	<u>COINSURANCE</u>	<u>VALUATION (ACV, RC, AV)</u>
19	NUCLEAR DENSITY GAUGE, MODEL 34118 12645	\$5,000	\$1,000		
20	NUCLEAR DENSITY GAUGE, MODEL 3430 23454	\$5,000	\$1,000		
21	NUCLEAR DENSITY GAUGE, MODEL 34118 10601	\$5,000	\$1,000		
22	PNEUMATIC PIEZOMETER READOUT, MODEL C109 PR1027	\$3,500	\$1,000		
23	PID, MODEL MINIRAE 2000 PGM- 7600 110-012303	\$1,895	\$1,000		
24	MULTIRAE GAS METER, MODEL MULTIRAE PLUS PGM50SP 095- 519275	\$2,500	\$1,000		
25	VRAE GAS METER, MODEL VRAE PGM-7800 170-101036	\$2,000	\$1,000		
26	VRAE GAS METER, MODEL VRAE PGM-7800 170-102256	\$2,000	\$1,000		
27	WATER LEVEL METER, MODEL 101 251881	\$500	\$1,000		
28	OIL/WATER INTERFACE METER, MODEL H01L 01-6341	\$1,000	\$1,000		
29	DEMOLITION HAMMER, MODEL2200W	\$200	\$1,000		
30	TSI AIR VELOCITY METER, MODEL 9525 T95250745001	\$600	\$1,000		
31	TSI AIR VELOCITY METER, MODEL 9525 T952751004	\$600	\$1,000		
32	TSI AIR VELOCITY METER, MODEL9595 T95250751003	\$600	\$1,000		
34	TSI PLUS AIR VELOCITY METER, METER 8384 56020209	\$1,200	\$1,000		
35	TSI VELOCICALC AIR VELOCITY METER WITH ROTATING VANE	\$1,000	\$1,000		

POLICY NUMBER
C 6056872807

INSURED NAME AND ADDRESS
SESI CONSULTING ENGINEERS
12A MAPLE AVE
PINE BROOK, NJ 07058-9837

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INLAND MARINE CONTRACTORS EQUIPMENT SCHEDULE

(For Additional IM Declaration Information, See Form G300665)

ITEM NO.	DESCRIPTION OF EQUIPMENT (<u>Year, Manufacturer, Model</u>)	LIMIT OF INSURANCE	DEDUCTIBLE	COINSURANCE	VALUATION (<u>ACV, RC, AV</u>)
	ANEMOMETER, MODEL 8322/802149 56010242/56010243				
36	GENERATOR (GAS-POWERED), MODEL EU INVERTER 2000i EAAJ-2215247	\$1,000	\$1,000		

POLICY NUMBER
C 6056872807

INSURED NAME AND ADDRESS
SESI CONSULTING ENGINEERS
12A MAPLE AVE
PINE BROOK, NJ 07058-9837

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INLAND MARINE LOSS PAYEE SCHEDULE

All loss payees as their interests may appear in the Covered Property.

The following provisions apply in accordance with the insurable interest of the loss payee: Loss Payable, Lender's Loss Payable, or Contract of Sale.

Description of Property: Any Covered Property in which a loss payee, creditor or lender holds an interest, including any person or organization you have entered a contract with for the sale of the Covered Property.

Countersignature


Chairman of the Board


Secretary

**CONTRACTORS EQUIPMENT DECLARATIONS****POLICY LEVEL****COVERED PROPERTY**

Insurance applies only to those coverages designated by an X below:

☒ **Scheduled Items-Limit**

\$127,595

SCHEDULE

Item No	Description of Equipment	Limit of Insurance*	Deductible	Coinsurance	Valuation (ACV,RC,AV)
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REFER TO IM DECLARATION FORM G55232

* if "BLANKET" is shown, Blanket coverage on equipment used in your business limits apply.

☐ **As per itemized list on file with the company dated:**

The limit of insurance for any one item will not exceed the amount shown in the itemized list. The total limit of covered equipment is shown.

As per itemized list on file with the company-Deductible☐ **Blanket coverage on equipment used in your business-Limit**
Limit Per Item**Blanket coverage-Deductible**☐ **Equipment Leased or Rented to Others**

Items may be included in Scheduled Items or Itemized List On File.

Limit Per Occurrence

Limit Per Item

Equipment Leased or Rented to Others-Deductible

If a deductible is shown, no other deductible applies.

☐ **Blanket coverage on small tools used in your business-Limit**
Limit Per Item**Small Tools-Deductible**☐ **Blanket coverage on employee tools and work clothing**
Limit

Limit Per Item

Limit Per Employee

Employee tools and work clothing-Deductible☒ **Blanket Coverage on Short-Term Equipment Leased, Borrowed Or Rented From Others**

Limit Per Occurrence

\$50,000

Limit Per Item

\$25,000

Short-Term Equipment Leased, Borrowed or Rented From Others-Deductible

\$1,000

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BUSINESS INCOME, CONTRACTUAL PENALTIES AND EXTRA EXPENSE

Limit of Insurance
Maximum Per Day
Waiting Period

ADDITIONAL CONDITIONS

Percentage Deductible

The following Percentage Deductible applies to all Covered Property or coverage(s) listed where PERCENTAGE is specified:

of the value of the item, or the largest value if two or more items are involved in the same loss, but not less than , nor more than .

Reporting Conditions

Covered Property	Rate	Premium Base
Short Term Equipment Leased, Borrowed or Rented from Others		
Unscheduled Equipment Leased or Rented to Others		
Blanket coverage on equipment used in your business		

Reporting Period
Premium Adjustment Period

Maximum per Occurrence Limit-any one loss \$317,595

Minimum Earned Premium

Coinsurance 80%

- Applies to all Covered Property:
- (1) unless "Waived" is specified in the Schedule;
 - (2) unless a different coinsurance percentage is shown in the Schedule; or
 - (3) except for categories excluded in Sec. F.3.c. (Additional Conditions) of this Coverage Form.

Valuation Actual Cash Value

Applies to all Covered Property unless otherwise specified in the Schedule.

**CONTRACTORS EQUIPMENT DECLARATIONS****ADDITIONAL COVERAGE and COVERAGE EXTENSION SCHEDULE****Additional Coverages**

a. Arson and Crime Reward Payments	\$5,000
b. Data Restoration Expense	\$25,000
c. Debris Removal Additional Amount	\$25,000
d. Fire Department Service Charge and Extinguishing Expense	\$25,000
e. Loss Adjustment Expense	\$25,000
f. Maintenance Supplies, Spare Parts and Fuel	\$10,000
g. Recharge of Fire Protection Equipment	\$25,000

Coverage Extensions

a. Equipment Loaned to Others	INCLUDED
b. Expediting Expense	\$50,000
c. Newly Acquired Property	
(1) Per Occurrence	\$500,000
(2) Per Item	\$25,000
(3) Property Damage Deductible	\$1,000
(4) Business Income, Contractual Penalties and Extra Expense Per Day	
(5) Business Income, Contractual Penalties and Extra Expense Per Occurrence	
(6) Time Limit	120 days
d. Pollutant Clean Up and Removal	\$50,000
e. Preservation of Property	INCLUDED
f. Rental Reimbursement	NOT COVERED
(1) Per Occurrence	
(2) Aggregate	
(3) Waiting Period	
g. Unintentional Errors and Omissions	\$25,000
h. Waterborne Property in Transit	INCLUDED
i. Waterborne Property	NOT COVERED
j. Weight of Load	INCLUDED

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**VALUABLE PAPERS AND RECORDS SCHEDULE****LIMITS OF INSURANCE**

A. PROPERTY AT YOUR PREMISES		Limit of Insurance
1. Address		
12A MAPLE AVE		\$ 1,000,000
PINE BROOK, NJ 07058		
a. Specifically Described Property		
Item No. Description		\$
		\$
		\$
	Total	\$
b. All Other Covered Property		\$
B. PROPERTY AWAY FROM YOUR PREMISES		\$

DEDUCTIBLE

The Deductible amount is	\$ 1,000
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DESCRIPTION OF RECEIPTABLES

Loc. No.	Bldg. No.	Description
1	1	Type N - Not enclosed in a metal cont.

SPECIAL PROVISIONS (if any)

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COMMERCIAL INLAND MARINE CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and applicable Additional Conditions in Commercial Inland Marine Coverage Forms:

LOSS CONDITIONS

A. Abandonment

There can be no abandonment of any property to us.

B. Appraisal

If we and you disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

1. Pay its chosen appraiser; and
2. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

C. Duties In The Event Of Loss

You must see that the following are done in the event of loss or damage to Covered Property:

1. Notify the police if a law may have been broken.
2. Give us prompt notice of the loss or damage. Include a description of the property involved.
3. As soon as possible, give us a description of how, when and where the loss or damage occurred.
4. Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.
5. You will not, except at your own cost, voluntarily make a payment, assume any obligation, or incur any expense without our consent.

6. As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

7. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.
8. Send us a signed, sworn proof of loss containing the information we request to settle the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
9. Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or suit.
10. Cooperate with us in the investigation or settlement of the claim.

D. Insurance Under Two Or More Coverages

If two or more of this policy's coverages apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage.

E. Loss Payment

1. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.
2. We will not pay you more than your financial interest in the Covered Property.
3. We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claim against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.
4. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.
5. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss if you have complied with all the terms of this Coverage Part and:

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- a. We have reached agreement with you on the amount of the loss; or
 - b. An appraisal award has been made.
6. We will not be liable for any part of a loss that has been paid or made good by others.

F. Other Insurance

1. You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this Coverage Part. If you do, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Limit of Insurance under this Coverage Part bears to the Limits of Insurance of all insurance covering on the same basis.
2. If there is other insurance covering the same loss or damage, other than that described in 1. above, we will pay only for the amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect on it or not. But we will not pay more than the applicable Limit of Insurance.

G. Pair, Sets Or Parts

1. Pair Or Set

In case of loss or damage to any part of a pair or set we may:

- a. Repair or replace any part to restore the pair or set to its value before the loss or damage; or
- b. Pay the difference between the value of the pair or set before and after the loss or damage.

2. Parts

In case of loss or damage to any part of Covered Property consisting of several parts when complete, we will only pay for the value of the lost or damaged part.

H. Recovered Property

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

I. Reinstatement Of Limit After Loss

The Limit of Insurance will not be reduced by the payment of any claim, except for total loss or damage of a scheduled item, in which event we will refund the unearned premium on that item.

J. Transfer Of Rights Of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this Coverage Part has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything

necessary to secure our rights and must do nothing after loss to impair them. But you may waive your rights against another party in writing:

1. Prior to a loss to your Covered Property.
2. After a loss to your Covered Property only if, at time of loss, that party is one of the following:
 - a. Someone insured by this insurance; or
 - b. A business firm:
 - (1) Owned or controlled by you; or
 - (2) That owns or controls you.

This will not restrict your insurance.

GENERAL CONDITIONS

A. Concealment, Misrepresentation Or Fraud

This Coverage Part is void in any case of fraud, intentional concealment or misrepresentation of a material fact, by you or any other insured, at any time, concerning:

1. This Coverage Part;
2. The Covered Property;
3. Your interest in the Covered Property; or
4. A claim under this Coverage Part.

B. Control Of Property

Any act or neglect of any person other than you beyond your direction or control will not affect this insurance.

The breach of any condition of this Coverage Part at any one or more locations will not affect coverage at any location where, at the time of loss or damage, the breach of condition does not exist.

C. Legal Action Against Us

No one may bring a legal action against us under this Coverage Part unless:

1. There has been full compliance with all the terms of this Coverage Part; and
2. The action is brought within 2 years after you first have knowledge of the direct loss or damage.

D. No Benefit To Bailee

No person or organization, other than you, having custody of Covered Property will benefit from this insurance.

E. Policy Period, Coverage Territory

We cover loss or damage commencing:

1. During the policy period shown in the Declarations; and
2. Within the coverage territory.

F. Valuation

The value of property will be the least of the following amounts:

1. The actual cash value of that property;

2. The cost of reasonably restoring that property to its condition immediately before loss or damage;
or

3. The cost of replacing that property with substantially identical property.

In the event of loss or damage, the value of property will be determined as of the time of loss or damage.

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VALUABLE PAPERS AND RECORDS COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we," "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F – Definitions.

A. Coverage

We will pay for direct physical loss of or damage to Covered Property from any of the Covered Causes of Loss.

1. Covered Property, as used in this coverage form, means "valuable papers and records" that are your property or property of others in your care, custody or control.

2. Property Not Covered

Covered Property does not include:

- a. Property not specifically declared and described in the Declarations if such property cannot be replaced with other property of like kind and quality;
- b. Property held as samples or for delivery after sale;
- c. Property in storage away from the "premises" shown in the Declarations; or
- d. Contraband, or property in the course of illegal transportation or trade.

3. Covered Causes Of Loss

Covered Causes of Loss means Direct Physical Loss Or Damage to Covered Property except those causes of loss listed in the Exclusions.

4. Additional Coverage – Collapse

The coverage provided under this Additional Coverage – Collapse applies only to an abrupt collapse as described and limited in Paragraphs a. through c.

- a. For the purpose of this Additional Coverage – Collapse, abrupt collapse means an abrupt falling down or caving in of a building or any part of a building with the result that the building or part of the building cannot be occupied for its intended purpose.

- b. We will pay for direct physical loss or damage to Covered Property, caused by abrupt collapse of a building or any part of a building that contains Covered Property insured under this coverage form, if such collapse is caused by one or more of the following:

- (1) Building decay that is hidden from view, unless the presence of such decay is known to an insured prior to collapse;
- (2) Insect or vermin damage that is hidden from view, unless the presence of such damage is known to an insured prior to collapse;
- (3) Use of defective material or methods in construction, remodeling or renovation if the abrupt collapse occurs during the course of the construction, remodeling or renovation.
- (4) Use of defective material or methods in construction, remodeling or renovation if the abrupt collapse occurs after the construction, remodeling or renovation is complete, but only if the collapse is caused in part by:
 - (a) A cause of loss listed in Paragraph (1) or (2);
 - (b) One or more of the following causes of loss: Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; all only as insured against in this coverage form;
 - (c) Weight of people or personal property; or
 - (d) Weight of rain that collects on a roof.

- c. This Additional Coverage – Collapse will not increase the Limits of Insurance provided in this coverage form.

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5. Coverage Extensions**a. Removal**

If you give us written notice within 10 days of removal of your "valuable papers and records" because of imminent danger of loss or damage, we will pay for loss or damage while it is:

- (1) At a safe place away from your "premises"; or
- (2) Being taken to and returned from that place.

This Coverage Extension is included within the Limits of Insurance applicable to the "premises" from which the Covered Property is removed.

b. Away From Your Premises

We will pay up to \$5,000 for loss or damage to Covered Property while it is away from your "premises."

But if a higher Limit of Insurance is specified in the Declarations, the higher limit will apply.

The limit for this Coverage Extension is additional insurance.

B. Exclusions

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

a. Governmental Action

Seizure or destruction of property by order of governmental authority.

But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread if the fire would be covered under this coverage form.

b. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused.

But if nuclear reaction or radiation, or radioactive contamination results in fire, we will pay for the direct loss or damage caused by that fire if the fire would be covered under this coverage form.

c. War And Military Action

- (1) War, including undeclared or civil war;

- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

Exclusions **B.1.a.** through **B.1.c.** apply whether or not the loss event results in widespread damage or affects a substantial area.

2. We will not pay for loss or damage caused by or resulting from any of the following:

- a. Delay, loss of use, loss of market or any other consequential loss.

- b. Dishonest or criminal act committed by:

- (1) You, any of your partners, employees, directors, trustees, or authorized representatives;

- (2) A manager or a member if you are a limited liability company;

- (3) Anyone else with an interest in the property, or their employees or authorized representatives; or

- (4) Anyone else to whom the property is entrusted for any purpose.

This exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment.

This exclusion does not apply to Covered Property that is entrusted to others who are carriers for hire or to acts of destruction by your employees. But theft by employees is not covered.

- c. Errors or omissions in processing or copying.

But if errors or omissions in processing or copying result in fire or explosion, we will pay for the direct loss or damage caused by that fire or explosion if the fire or explosion would be covered under this coverage form.

- d. Electrical or magnetic injury, disturbance or erasure of electronic recordings.

But we will pay for direct loss or damage caused by lightning.

- e. Voluntary parting with any property by you or anyone entrusted with the property if induced to do so by any fraudulent scheme, trick, device or false pretense.

- f. Unauthorized instructions to transfer property to any person or to any place.
 - g. Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.
3. We will not pay for loss or damage caused by or resulting from any of the following. But if loss or damage by a Covered Cause of Loss results, we will pay for the loss or damage caused by that Covered Cause of Loss.
- a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in Paragraph 1. above to produce the loss or damage.
 - b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
 - c. Faulty, inadequate or defective:
 - (1) Planning, zoning, development, surveying, siting;
 - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - (3) Materials used in repair, construction, renovation or remodeling; or
 - (4) Maintenance;

of part or all of any property wherever located.
 - d. Collapse, including any of the following conditions of property or any part of the property:
 - (1) An abrupt falling down or caving in;
 - (2) Loss of structural integrity, including separation of parts of the property or property in danger of falling down or caving in; or
 - (3) Any cracking, bulging, sagging, bending, leaning, settling, shrinking or expansion as such condition relates to Paragraph (1) or (2).

This Exclusion, **d.**, does not apply to the extent that coverage is provided under the Additional Coverage – Collapse or to collapse caused by one or more of the following: Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; weight of people or personal property; weight of rain that collects on a roof.

- e. Wear and tear, any quality in the property that causes it to damage or destroy itself, gradual deterioration; insects, vermin or rodents.

C. Limits Of Insurance

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations.

D. Deductible

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable Limits of Insurance exceeds the Deductible shown in the Declarations. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

E. Additional Conditions

1. Valuation – Specifically Declared Items

The following is added to General Condition **F. Valuation** in the Commercial Inland Marine Conditions:

The value of each item of property that is specifically declared and described in the Declarations is the applicable Limit of Insurance shown in the Declarations for that item.

2. Recoveries

The following is added to Loss Condition **H. Recovered Property** in the Commercial Inland Marine Conditions:

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. If so, your loss or damage will be readjusted based on the amount you received for the property recovered, with allowance for recovery expenses incurred.

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3. The following conditions apply in addition to the Commercial Inland Marine Conditions and the Common Policy Conditions:

a. Coverage Territory

We cover property:

- (1) Within your "premises"; and
- (2) Away from your "premises" while in transit or within premises of others if those premises are located or the transit is within:
 - (a) The United States of America (including its territories and possessions);
 - (b) Puerto Rico; and
 - (c) Canada.

b. Protection Of Records

Whenever you are not open for business, and except while you are actually using the property, you must keep all "valuable papers and records" in receptacles that are described in the Declarations.

F. Definitions

1. "Valuable papers and records" means inscribed, printed or written documents, manuscripts or records, including abstracts, books, deeds, drawings, films, maps or mortgages.

But "valuable papers and records" does not mean "money" or "securities," converted data, programs or instructions used in your data processing operations, including the materials on which the data is recorded.

2. "Premises" means that interior portion of the building at the address shown in the Declarations that you occupy for your business.

3. "Money" means:

a. Currency, coins and bank notes whether or not in current use; and

b. Travelers checks, register checks and money orders held for sale to the public.

4. "Securities" means negotiable and non-negotiable instruments or contracts representing either "money" or other property and includes:

a. Tokens, tickets, revenue and other stamps whether or not in current use; and

b. Evidences of debt issued in connection with credit or charge cards, which cards are not of your own issue;

but does not include "money."

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****LOSS PAYABLE PROVISIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE FORM

SCHEDULE

<u>Location (If Applicable)</u>	<u>Description of Property</u>	<u>Loss Payee (Name & Address)</u>	<u>Provisions Applicable</u>		
			<u>Loss Payable</u>	<u>Lender's Loss Payable</u>	<u>Contract Of Sale</u>

REFER TO INLAND MARINE LOSS PAYEE SCHEDULE

A. When this endorsement is attached to your Commercial Inland Marine Coverage Form the term Coverage Form in this endorsement is replaced by the term Policy.

B. LOSS PAYABLE

The following is added under the Loss Conditions section of the Commercial Inland Marine Conditions, Paragraph E. – Loss Payment:

For Covered Property in which both you and a Loss Payee shown in the above Schedule have an insurable interest, we will:

1. Adjust losses with you; and
2. Pay any claim for loss or damage jointly to you and the Loss Payee, as interests may appear.

C. LENDER'S LOSS PAYABLE

1. The Loss Payee shown in the above Schedule is a creditor (including a mortgageholder or trustee) with whom you have entered a contract for the sale of Covered Property, whose interest in that Covered Property is established by such written contracts as:

- a. Bills of lading;
- b. Financing statements;
- c. Chattel mortgages.

2. For Covered Property in which both you and a Loss Payee have an insurable interest:

- a. We will pay for covered loss or damage to each Loss Payee in their order of precedence, as interests may appear;
- b. The Loss Payee has the right to receive loss payment even if the Loss Payee has started foreclosure or similar action on the Covered Property;
- c. If we deny your claim because of your acts or because you have failed to comply with the terms of the Coverage Form, the Loss Payee will still have the right to receive loss payment if the Loss Payee:

- (1) Pays any premium due under this Coverage Form at our request if you have failed to do so;
- (2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and
- (3) Has notified us of any change in ownership, occupancy or substantial change in risk known to the Loss Payee.

All of the terms of this Coverage Form will then apply directly to the Loss Payee.

- d. If we pay the Loss Payee for any loss or damage and deny payment to you because of

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your acts or because you have failed to comply with the terms of this Coverage Form:

- (1) The Loss Payee's rights will be transferred to us to the extent of the amount we pay; and
- (2) The Loss Payee's rights to recover the full amount of the Loss Payee's claim will not be impaired.

At our option, we may pay to the Loss Payee the whole principle on the debt plus any accrued interest. In this event, you will pay your remaining debt to us.

3. If we cancel this policy, we will give written notice to the Loss Payee at least:
 - a. 10 days before the effective date of cancellation if we cancel for your non-payment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.

4. If we do not renew this policy, we will give written notice to the Loss Payee at least 10 days before the expiration date of this policy.

D. CONTRACT OF SALE

1. The Loss Payee shown in the Schedule is a person or organization you have entered a contract with for the sale of Covered Property.
2. For Covered Property in which both you and the Loss Payee have an insurable interest we will:
 - a. Adjust losses with you; and
 - b. Pay any claim for loss or damage jointly to you and the Loss Payee, as interests may appear.
3. The following is added under the Loss Condition section of the Commercial Inland Marine Conditions, Paragraph **F. – Other Insurance**:

For Covered Property that is the subject of a contract of sale, the word "you" includes the Loss Payee.



CONTRACTORS EQUIPMENT COVERAGE FORM

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CONTRACTORS EQUIPMENT COVERAGE FORM

Various provisions in this Policy restrict coverage. Read the entire Policy carefully to determine rights, duties and what is and what is not covered.

Throughout this Policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we," "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section **G – DEFINITIONS**.

A. COVERAGE

Subject to the Limits of Liability specified in the Declarations, and all other Policy provisions "we" will pay for direct physical "loss" to Covered Property described herein from any Covered Cause of Loss.

1. **Covered Property**, as used in this Coverage Form, means the contractors equipment property described in the Declarations page and subject to **Section A.2. (Property Not Covered)** below. This Covered Property may be "your" property, or the property of others in "your" care, custody or control.

2. Property Not Covered

a. Automobiles, motor trucks, tractors, trailers and similar conveyances designed for highway use and used for over the road transportation of people or cargo. However, this does not include:

(1) Self-propelled vehicles designed and used primarily to carry mounted Covered Property, or

(2) Vehicles designed for highway use that are unlicensed and not operated on public roads;

b. Aircraft or watercraft;

c. Contraband, or property in the course of illegal transportation or trade;

d. Equipment leased or rented to others, unless indicated in the Declarations;

e. Equipment loaned to others, except as provided in **Section A. Coverage Extension 6.a.**;

f. Property while airborne;

g. Property while waterborne, except as provided in **Section A. Coverage Extension 6.h. or in Coverage Extension 6.i.**

3. Time Element

a. Business Income, Contractual Penalties and Extra Expense

(1) As used in this Coverage Form:

(a) **Business Income** means:

(i) Net income including net rental income (net profit or "loss" before income taxes) that would have been earned or incurred; and

(ii) Continuing normal operating expenses incurred.

But, Business Income does not include any incentive bonus which would have been received if the project had been completed ahead of schedule.

(b) **Contractual Penalties** means amounts which, under the terms of "your" contract, "you" are required to pay due to "your" inability to fulfill the contractual obligations due to a delay. "Your" inability to fulfill contractual obligations due to a delay must be as a direct result of a "loss" to "your" Covered Property due to a Covered Cause of Loss.

(c) **Extra Expense** means necessary additional expenses "you" incur to avoid or minimize the suspension of business and to continue operations. This includes additional expenses incurred to make temporary repairs to, and expedite the permanent repair or replacement of Covered Property that is damaged by a Covered Cause of Loss, such as overtime and the additional cost of express or other means of rapid transportation.

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All necessary expenses that "you" incur to reduce "loss" of Business Income other than Fire Department Service Charges and Extinguishing Expenses, but "we" will not pay more than the actual amount by which the "loss" of Business Income is reduced.

(2) "We" will pay for;

- (a) The actual "loss" of Business Income "you" sustain during the "period of restoration," after the waiting period. If applicable, "we" will deduct from this amount all charges and expenses which do not necessarily continue during the "period of restoration."
- (b) The actual "loss" of Business Income "you" sustain directly from a total or partial "loss" to "your" Covered Property, but no more than the Maximum Per Day Limit of Insurance specified in the Declarations for each day "your" operations are suspended.

This period of time will not be limited by the expiration date of the Policy.

- (3) The most "we" will pay for all "loss" of Business Income, Contractual Penalties and Extra Expense arising out of any one occurrence under this Coverage Form is the Business Income, Contractual Penalties and Extra Expense Limit of Insurance specified in the Declarations.
- (4) A Waiting Period Deductible is the amount of time, immediately following the date and time of direct physical "loss," during which "you" are responsible for the amount of Business Income "loss" sustained or Contractual Penalties incurred or Extra Expense incurred. "We" will then pay the amount of Business Income "loss" sustained and Contractual Penalties incurred and Extra Expense incurred during the remainder of the "Period of Restoration," up to the Limit of Insurance specified in the Declarations that applies to this Coverage. The Waiting Period Deductible that applies to "your" coverage for "loss" of Business Income, Contractual Penalties and Extra Expense is the Business Income, Contractual Penalties and Extra Expense Waiting Period Deductible specified in the Declarations. No other Deductible applies to the insurance provided under this Coverage Form.
- (5) "We" will discontinue payments for "loss" when:
 - (a) The total amount paid for the "loss" of income equals the per occurrence Limit of Insurance specified in the Declarations; or
 - (b) The "Period of Restoration" is completed, whichever occurs first.

4. Covered Causes of Loss

Covered Causes of Loss means all causes of direct physical "loss" except those causes of loss listed in **Section B. (EXCLUSIONS)**.

5. Additional Coverages

a. Arson and Crime Reward Payments

- (1) In the event of an arson, theft or vandalism "loss" to which the insurance provided by this Coverage Form applies, "we" will reimburse "you" for amounts "you" offer, and subsequently pay, as a reward to anyone, other than "you" or "your" officers, partners or directors, for information leading to:
 - (a) The arrest and conviction of any person(s) responsible for the arson, theft or vandalism "loss"; or
 - (b) The recovery of the stolen property.
- (2) The most "we" will pay under this Additional Coverage for all rewards paid for information regarding any one arson, theft, or vandalism "loss" is the Arson and Crime Reward Payments Limit of Insurance specified in the Declarations.
- (3) No deductible applies to this Additional Coverage.

b. Data Restoration Expense

- (1) The insurance provided by this Coverage Form covers "your" costs to research, replace or restore the lost data on lost or damaged "media" which is used in or with "your" Covered Property.
- (2) This Additional Coverage applies only if the direct physical "loss" is caused by or results from a Covered Cause of Loss.

- (3) The most "we" will pay in any one occurrence under this Additional Coverage for "your" costs to research, replace, or restore the lost data on lost or damaged "media" is the Data Restoration Expense Limit of Insurance specified in the Declarations.

c. Debris Removal

- (1) "We" will pay your expense to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period.
- (2) The expenses will be paid only if they are reported to us in writing within 180 days of the date of direct physical "loss."
- (3) The most "we" will pay under this Additional Coverage is 25% of:
- (a) The amount "we" pay for the direct physical "loss" to Covered Property, plus
 - (b) The Deductible in this Policy applicable to that "loss."

But, this limitation does not apply to any additional debris removal limit provided under the **Additional Coverage and Coverage Extension** Declarations Schedule.

- (4) This Additional Coverage does not apply to costs to:
- (a) Extract "pollutants" from land or water, or
 - (b) Remove, restore, or replace polluted land or water.

d. Fire Department Service Charge and Extinguishing Expense

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, "we" will pay up to the Fire Department Service Charge and Extinguishing Expense Limit of Insurance specified in the Declarations for "your" liability for fire department service charges:

- (1) Assumed by contract or agreement prior to "loss"; or
- (2) Required by local ordinance.

No Deductible applies to this Additional Coverage.

e. Loss Adjustment Expense

In the event of covered "loss" under this Coverage Form, "we" will pay for reasonable expenses incurred by "you," at our request, to assist us in the determination of the amount of "loss," such as taking inventory and appraisals.

"We" will not pay for public adjusters' fees.

No Deductible applies to this Additional Coverage.

f. Maintenance Supplies, Spare parts and Fuel

"We" will pay for "loss" to spare parts and accessories for Covered Property, fluids for vehicles including fuel oil, grease, and similar maintenance supplies usual to "your" operations caused by or resulting from a Covered Cause of Loss. This Additional Coverage does not apply to products, such as fuels in underground tanks.

g. Recharge of Fire Protection Equipment

"We" will pay the cost to recharge discharged Fire Protection Equipment whether or not there is direct physical "loss" to Covered Property. The most "we" will pay for this Additional Coverage is the Recharge of Fire Protection Limit of Insurance specified in the Declarations.

6. Coverage Extensions

a. Equipment Loaned To Others

If Equipment Loaned to Others is shown as INCLUDED in the Declarations, "we" will pay for direct physical "loss" as a result of a Covered Cause of Loss to Equipment Loaned to Others for a period of less than 12 Months.

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b. Expediting Expenses

"We" will pay reasonable and necessary costs incurred by the insured to expedite repairs to Covered Property following "loss" covered under this Coverage Form. This includes payment of overtime wages and extra cost to use express or other rapid means of transportation. However, coverage is not included hereunder for costs recoverable elsewhere in the Policy or for permanent repair or replacement of damaged Covered Property. The most "we" will pay under this Coverage Extension is the Expediting Expenses Limit of Insurance specified in the Declarations.

c. Newly Acquired Property

- (1) The insurance provided by this Coverage Form is extended to apply to direct physical "loss" to property of the type described in the Declarations which "you" acquire during the policy period.

"We" will also pay for the actual "loss" of Business Income "you" sustain and Contractual Penalties "you" incur and necessary Extra Expense "you" incur during the "Period of Restoration" due to direct physical "loss" or damage to the "Newly Acquired Property."

- (2) Insurance under this Coverage Extension applies only if the direct physical "loss" or damage is caused by or results from a Covered Cause of Loss.

- (3) The most "we" will pay in any one occurrence under this Coverage Extension is the Limits of Insurance specified in the Declarations for:

- (a) "Newly Acquired Property" Limit per item;
- (b) "Newly Acquired Property" limit per occurrence;
- (c) Business Income, Contractual Penalties and Extra Expense from "Newly Acquired Property" Limit per day;
- (d) Business Income, Contractual Penalties and Extra Expense from "Newly Acquired Property" Limit per occurrence.

- (4) The Deductible that applies to the Business Income, Contractual Penalties, and Extra Expense coverage afforded **under Section A.3.a. Time Element** of this Coverage Form also applies to this Coverage Extension for "loss" of Business Income, Contractual Penalties and Extra Expense. No other Deductible applies to this coverage for "loss" of Business Income, Contractual Penalties and Extra Expense.

- (5) The insurance provided under this Coverage Extension for each newly acquired piece of Covered Property will end when any of the following first occurs:

- (a) The Policy expires;
- (b) The "Newly Acquired Property" Time Limit specified in the Declarations has lapsed; or
- (c) "You" report the value of the Covered Property to us.

"We" will charge "you" additional premium for values reported from the date "you" acquire the Covered Property.

d. Pollutant Clean Up and Removal

"We" will pay "your" expense to extract "Pollutants" from land or water if the discharge, dispersal, seepage, migration, release or escape of the "Pollutants" is caused by or results from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to "us" in writing within 180 days of the date on which the Covered Loss occurs.

This Coverage Extension does not apply to costs to test for, monitor or assess the existence, concentration or effects of "Pollutants," but, "we" will pay for testing which is performed in the course of extracting the "Pollutants" from the land or water.

The most we will pay for the sum of all covered expenses arising out of Covered Cause of Loss occurring during each separate 12 month period of this Policy is the Pollutant Clean Up and Removal Limit of Insurance specified in the Declarations.

e. Preservation of Property

If it is necessary to move Covered Property from a premises to preserve it from "loss" by a Covered Cause of Loss, "we" will pay for any direct physical "loss" to that Covered Property:

- (1) While it is being moved, or while temporarily stored at another location; and
- (2) Only if the "loss" occurs within 30 days after the Covered Property is first moved.

f. Rental Reimbursement

We will reimburse "you" for the rental of equipment that is necessary to replace owned Covered Property and Covered Property in "your" care, custody and control, and that was made inoperable due to direct physical "loss" by a Covered Cause of Loss.

"We" will not reimburse "you" if "you" have other similar equipment available to "you" at no additional expense, which can be used to continue or resume "your" operations.

A Waiting Period Deductible is the amount of time, immediately following the date and time of direct physical "loss," during which "you" are responsible for the amount of rental reimbursement "loss" incurred. The Waiting Period Deductible that applies to "your" coverage for "loss" of rental reimbursement is the Rental Reimbursement Waiting Period Deductible specified in the Declarations. "Our" payment will be limited to expenses incurred during the period beginning after the Rental Reimbursement Waiting Period Deductible, and ending when the Covered Property has been replaced, restored to service or is no longer needed, whichever occurs first. "Our" payment will not be limited by the expiration date of the Policy. No other Deductible applies to this Coverage Extension.

The most "we" will reimburse "you" for rental expense in any one occurrence under this Coverage Extension is specified in the Declarations. "We" will not pay more for all rental expenses in any one Policy year than the Aggregate Limit of Insurance for Rental Expense specified in the Declarations.

g. Unintentional Errors and Omissions

This insurance shall not be prejudiced by any unintentional or inadvertent error, omission, incorrect valuation or incorrect description of the interest, risk or property, provided notice is given to the Company as soon as practicable upon discovery of any such error, omission, incorrect valuation or incorrect description. The most "we" will pay under this Coverage Extension is the Unintentional Errors and Omissions Limit of Insurance specified in the Declarations.

h. Waterborne Property in Transit

If Waterborne Property in Transit is shown as INCLUDED in the Declarations "we" will pay for direct physical "loss" to Waterborne Property in Transit as a result of a Covered Cause of Loss.

i. Waterborne Property

If Waterborne Property, other than Waterborne in Transit, is shown as INCLUDED in the Declarations, "we" will pay for direct physical "loss" to Waterborne Property as a result of a Covered Cause of Loss.

j. Weight of Load

"We" will pay for "loss" due to Weight of Load exceeding the registered lifting capacity of any Covered Property under normal operating conditions at the time of "loss" if Weight of Load is shown as INCLUDED in the Declarations.

B. EXCLUSIONS

1. "We" will not pay for "loss" caused directly or indirectly by any of the following causes - such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss":

a. Governmental Action

Seizure or destruction of Covered Property by order of governmental authority. But, "we" will pay for "loss" caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread, if the fire would otherwise be covered under this Coverage Form.

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b. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused. But if nuclear reaction or radiation, or radioactive contamination results in fire, "we" will pay for the "loss" caused by that fire.

c. War and Military Action

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

2. "We" will not pay for "loss" caused by or resulting from any of the following:

- a. Delay, loss of use, loss of market or, except as specifically provided, consequential "loss" of any nature.
- b. Unexplained disappearance, except for unexplained disappearance of Covered Property in the custody of a carrier for hire.
- c. Shortage found upon taking inventory.
- d. Dishonest or criminal acts by "you," any of "your" partners, employees, directors, trustees or authorized representatives, or anyone to whom "you" entrust the Covered Property for any purpose, other than a carrier or other bailee for hire.

This Exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment.

This Exclusion does not apply to acts of destruction by employees, but theft by employees is not covered.

- e. Voluntary parting with any property by "you" or anyone else to whom "you" have entrusted the Covered Property if induced to do so by any fraudulent scheme, trick, device or false pretense.
- f. Discharge, dispersal, seepage, migration, release, or escape of "Pollutants":
 - (1) Unless the discharge, dispersal, seepage, migration, release or escape is itself caused by any of the "Specified Causes of Loss"; or
 - (2) Except as provided for under the Coverage Extension Pollutant Clean Up and Removal.

But if "loss" by the "specified causes of loss" results from the discharge, dispersal, seepage, migration, release or escape of "pollutants," we will pay for the resulting "loss" caused by the "specified cause of loss."
- g. The weight of a load exceeding the registered lifting capacity of any machine under the operating conditions at the time of "loss," except as provided in **Section A.6.j.**

3. "We" will not pay for direct physical "loss" caused by or resulting from any of the following causes of "loss" (3. a. through 3.j.), but, if any excluded cause of "loss" listed in said 3.a. through 3.j. results in a Covered Cause of Loss, "we" will pay for "loss" caused by that Covered Cause of Loss:

- a. Weather conditions - but this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in **Section B. Exclusion 1.** of this Coverage Form to produce the direct physical "loss";
- b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body;
- c. Faulty, inadequate or defective:
 - (1) Planning, zoning, development, surveying, siting;
 - (2) Design, specifications, workmanship, repair, installation, construction, renovation, remodeling, grading, compaction;
 - (3) Materials used in repair, installation, construction, renovation or remodeling; or
 - (4) Maintenance;

of part or all of any Covered Property, wherever located.

- d. Wear and tear, rust, corrosion, fungus, decay, depreciation, gradual deterioration, hidden or latent defect, or any quality in the Covered Property that causes it to damage or destroy itself;
 - e. Nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals;
 - f. Dampness or dryness of atmosphere, changes in or extremes of temperature, marring or scratching, breakage of tubes, bulbs, lamps or articles made largely of glass (except lenses) but, "we" will pay for such "loss" caused directly by the "Specified Causes of Loss" when those "Specified Causes of Loss" are Covered Cause of Loss;
 - g. "Computer Virus";
 - h. Malfunction or failure of Covered Property to operate, due to, but not limited to adjustment, alignment, calibration, cleaning or modification;
 - i. Functioning of any safety or protective device; and/or
 - j. Mechanical breakdown or any artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires.
4. The following additional **exclusions** apply only to the insurance provided under this Coverage Form for "loss" of "Business Income" and "Extra Expense." "We" will not pay for:
- a. "Loss" of "Business Income" or "Extra Expense" caused by or resulting from programming errors or faulty machine instructions.
 - b. Any increase of "loss" of "Business Income" or "Extra Expense" caused by or resulting from:
 - (1) Delay in rebuilding, repairing or replacing damaged Covered Property or in resuming "your" business operations, due to interference by strikers or other persons at "your" premises or the premises of "your" normal business operations; or
 - (2) Suspension, lapse, or cancellation of any license, lease, or contract. But if the suspension, lapse or cancellation is directly caused by the interruption of "your" business operations, "we" will cover such "loss" that affects "your" "Business Income" during the "Period of Restoration"; or
 - c. Any other consequential "loss."

C. LIMITS OF INSURANCE

- 1. The most "we" will pay for "loss" in any one occurrence is the Maximum Per Occurrence Limit specified in the Declarations.
- 2. Except where specifically indicated otherwise, payments under any Additional Coverages are in addition to the Property and Time Element Limits of Insurance.
- 3. Except where specifically indicated otherwise, payment under the Coverage Extensions does not increase the applicable Property and Time Element Limits of Insurance.
- 4. The most "we" will pay for any Additional Coverage or any Extension of Coverage under this Coverage Form is the Limit of Insurance specified in the Declarations.

D. DEDUCTIBLE

"We" will not pay for "loss" in any one occurrence until the amount of the adjusted "loss" before applying the applicable Limits of Insurance exceeds the Deductible amount specified in the Declarations. "We" will then pay the adjusted "loss" in excess of the Deductible amount, or Percentage Deductible up to the applicable Limit of Insurance. If a "loss" involves two or more Covered Property items, the Percentage Deductible will apply only to the Covered Property with the highest value at the time of "loss." Except as may be otherwise provided in this Policy, in the event of any one Occurrence where two or more Deductibles apply, the total to be deducted shall not exceed the largest Deductible applicable, except that in the event of one Occurrence, where both a physical damage and a Time Element deductible are involved, each such Deductible shall apply separately.

E. VALUATION CONDITIONS

General Conditions F. Valuation in the Commercial Inland Marine Conditions is replaced by the following:

- 1. In the event of "loss," the value of Covered Property will be determined as of the time of "loss."



2. If a covered "loss" occurs to an item of Covered Property and the total amount of this "loss" is less than 20% of the value of the item at the time of "loss," no depreciation will be applied to the damaged Covered Property in the settlement of the claim.
3. We will deduct the amount of any security deposit you retain on Covered Property leased or rented to others from what we would otherwise pay in the settlement of a claim.

4. Actual Cash Value (ACV)

- a. Unless otherwise indicated on the Declarations or in Section E.4.b. below, the value of Covered Property will be the least of the following amounts:
 - (1) The actual cash value of the lost or damaged Covered Property at the time of direct physical loss or damage;
 - (2) The cost of repairing the lost or damaged Covered Property with other property of like kind and quality;
 - (3) The cost of replacing the lost or damaged Covered Property with other property of like kind and quality;
 - (4) If the Covered Property is leased or rented, "your" liability imposed by law or assumed by contract; or
 - (5) The Limit of Insurance applicable to the lost or damaged Covered Property.
- b. With respect to Equipment Leased or Rented From Others, if the written lease or rental agreement requires that "you" insure such property on a replacement cost basis, the valuation is changed to replacement cost as described in Section E.5. of this Coverage Form below.

5. Replacement Cost (RC)

If Replacement Cost is indicated in the Declarations, the following valuation provisions will apply:

- a. In the event of a "loss," "we" will determine the value of lost or damaged Covered Property on the basis of replacement cost without deduction for depreciation.
- b. "We" will establish the value of the "loss" at the time of its occurrence, but "we" will not pay more than the least of:
 - (1) The cost of repairing the lost or damaged Covered Property with property of like kind and quality;
 - (2) (i) The cost of replacing the lost or damaged Covered Property with property of like kind and quality; or
(ii) If replacement with property of like kind and quality is not possible, the cost of replacing the lost or damaged property with property of the nearest better kind and quality available;
 - (3) The amount "you" actually spend that is necessary to repair or replace the lost or damaged Covered Property; or
 - (4) If the Covered Property is leased or rented, "your" liability imposed by law or assumed by contract; or
 - (5) The Limit of Insurance applicable to the lost or damaged Covered Property.
- c. "We" will not pay on a replacement cost basis for any "loss":
 - (1) Until the lost or damaged Covered Property is actually repaired or replaced; and
 - (2) Unless the repairs or replacement are made as soon as reasonably possible after the "loss."
- d. "You" may make a claim for "loss" covered by this Coverage Form on an actual cash value basis (as described in Section E.4.a. above of this Coverage Form **(Actual Cash Value (ACV))** instead of on a replacement cost basis. In the event "you" elect to have a "loss" settled on an actual cash value basis, "you" may still make a claim on a replacement cost basis if "you" notify "us" of "your" intent to do so within 180 days after the "loss."

6. Agreed Value (AV)

If Agreed Value is indicated in the Declarations, "we" will determine the value of the Covered Property as follows:

- a. With respect to individual items listed in the Schedule on file with "us," each item is valued at and insured for the amount indicated in the Schedule and without depreciation.
- b. With respect to items not listed in the Schedule on file with "us" with a specific limit but covered under the terms of this Policy, each item shall be valued at and insured for:

- (1) if owned by "you," the cost price to "you," without deduction for depreciation, or
- (2) If not owned by "you," the amount for which "you" may be legally liable contractually or otherwise.

Notwithstanding the foregoing, "we" may elect to repair any damaged Covered Property or replace any damaged Covered Property with another of like quality and value.

F. ADDITIONAL CONDITIONS

The following conditions apply in addition to the Commercial Inland Marine Conditions and the Common Policy Conditions:

1. Carriers for Hire

"You" may accept bills of lading or shipping receipts issued by carriers for hire that limit their liability to less than the actual cash value of the Covered Property.

2. Coverage Territory

"We" will cover Covered Property wherever located within:

- a. The United States of America
- b. Puerto Rico; and
- c. Canada.

3. Coinsurance

- a. All Covered Property must be insured for at least the percentage coinsurance amount, as specified in the Declarations, of its value as of the time of "loss" or "you" will incur a penalty.
- b. The penalty is that "we" will pay only the proportion of any "loss" that the Limit of Insurance specified in the Declarations for the lost or damaged Covered Property bears to the Coinsurance percentage of its value as of the time of "loss."
- c. Coinsurance does not apply:
 - (1) if waived on the Declarations;
 - (2) to Small Tools;
 - (3) to Employee Tools and Work Clothing; or
 - (4) "Short Term Equipment Leased, Borrowed or Rented From Others."

4. Deductible Waiver for Pre-Loss Risk Protection

- a. In the event of a theft "loss," we agree to waive the Deductible amount - up to \$10,000 - if any piece of stolen Covered Property:
 - (1) is protected by a LoJack Stolen Vehicle Police Recovery System; or
 - (2) is registered on the National Equipment Register (NER) database prior to the date and time of theft.
- b. The following provisions are added to the Commercial Inland Marine Conditions, "Duties In The Event Of Loss":
 - (1) For Covered Property protected by a LoJack Stolen Vehicle Police Recovery System:
 - (a) Work with the police having jurisdiction in the area which the theft occurred to insure that the piece of Covered Property is entered as a vehicle into their computer system; and
 - (b) Provide LoJack with the same information you provided the local law enforcement agency.
 - (2) For Covered Property registered on the National Equipment Register Database:
 - (a) Ensure that a report of theft is submitted to law enforcement and that the NER is also notified of the loss; and
 - (b) Provide evidence, or request that the NER provide evidence, that the Covered Property is registered in the NER database when claiming a Deductible waiver.

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5. Minimum Earned Premium

If a Minimum Earned Premium is specified in the Declarations, this is the minimum premium "we" will earn and retain regardless of the Policy's term except when the Policy is rescinded or cancelled as of the Policy effective date.

6. Reporting Conditions

Subject to the "Reporting Period" indicated in the Declarations, the Reporting Conditions will be as follows:

- a. Within 30 days after the end of each "reporting period," "you" must file with "us" reports of the Premium Base(s) shown in the Declarations.
- b. If, at the time of "loss," "you" have failed to file with us:
 - (1) The first required report, "we" will not pay more than 90% of the amount "we" would otherwise have paid;
 - (2) Any required report after the first report; "we" will not pay more than the value stated in the last report filed with us before the "loss."
- c. "We" will not pay more than the applicable Limit of Insurance even if the value "you" report exceeds the limit.
- d. After each Premium Adjustment Period, "we" will compute the earned premium using the rate indicated multiplied by the average reported values, per \$100. The average reported value is determined by dividing the total reported values by the number of reports, including the report of values at Policy inception.
- e. The premium specified in the Declarations is a deposit premium. When the "reporting period" is:
 - (1) On an annual basis, "we" will compare the total computed premium to the deposit premium. If the computed premium is:
 - (a) More than the deposit premium, "you" will pay us the difference; or
 - (b) Less than the deposit premium, "we" will pay "you" the difference.
 - (2) On other than an annual basis, "we" will apply the computed premium to the deposit premium until it is used up. "You" will pay us all premiums that exceed the deposit premium.
 - (a) "You" must pay at least the minimum premium specified in the Declarations. The minimum premium will only apply when the computed premium for the policy period is less than the minimum premium and the policy period is fully completed.
 - (b) If this insurance is cancelled, "you" must report the total value of all Covered Property up to and including the date of cancellation.

7. Resume Operations

The following applies when Business Income, Contractual Penalties and Extra Expense is indicated in the Declarations:

"You" must take all reasonable steps to minimize "your" loss of Business Income either by making use of "your" own property or by using other property to continue "your" operations. "You" must also resume at least partial operations as soon as practicable after a "loss."

G. DEFINITIONS

1. "Computer Virus" means any "software" introduced or implanted without authorization into "hardware" or "Software" which causes the corruption, distortion, deletion, destruction, unauthorized copying or "loss" of functionality of "software."
2. "Employee":
 - a. "Employee" means:
 - (1) Any natural person:
 - (a) while in "your" service or for 30 days after termination of service;
 - (b) who "you" compensate directly by salary, wages or commissions; and
 - (c) who "you" have the right to direct and control while performing services for "you."

- (2) Any natural person who is furnished temporarily to "you";
- (a) to substitute for a permanent "employee" as defined in Paragraph above;
 - (b) who is on leave; or
 - (c) to meet seasonal or short-term work load conditions,
- while that person is subject to "your" direction and control and performing services for "you," excluding any such person while having care, and custody of Covered Property not on "your" premises.
- (3) Any natural person who is leased to "you" under a written agreement between "you" and a labor leasing firm, to perform duties related to the conduct of "your" business, but does not mean a temporary "employee" as defined in Section **G.2.a.(2)** above;
- (4) Any natural person who is a former "employee," director, partner, member, manager, representative or trustee retained as a consultant while performing services for "you"; or
- (5) Any natural person who is a guest student or intern pursuing studies or duties, excluding, however, any such person while having care, and custody of Covered Property outside the premises.
- b. "Employee" does not mean:
- (1) Any agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character; or
 - (2) Any manager, director or trustee except while performing acts coming within the scope of the usual duties of an "employee."
3. "Hardware" means a network of electronic machine components capable of accepting instructions and information, processing the information according to the instructions, and producing desired results. "Hardware" does not include "software."
4. "Loss" means accidental loss of or damage to the Covered Property.
5. "Media" means processing, recording, or storage materials used with "hardware." This includes but is not limited to films, tapes, cards, discs, drums, cartridges, or cells.
6. "Newly Acquired Property" means property purchased or borrowed by you during the policy period but does not include property you rent, hire or lease from others, except property for which you have a written rent or lease agreement of no less than 12 months.
7. "Period of Restoration" means the period of time that;
- a. begins with the date of direct physical "loss" caused by or resulting from any Covered Cause of Loss to a Scheduled item; and
 - b. ends on the date when the Covered Property should be repaired, rebuilt or replaced with reasonable speed and similar quality.
- "Period of Restoration" does not include any increased period required due to the enforcement of any ordinance or law that:
- a. regulates the construction, use or repair, or requires the tearing down of any property or Covered Property; or
 - b. requires any insured or others to test for, monitor, clean-up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants."
- The expiration of the Policy will not cut short the "Period of Restoration."
8. "Pollutants" means any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
9. "Premium base" means the basis upon which the premium for the Covered Property which "you" lease or rent will be determined. The "premium base" is shown in the Declarations.
10. "Reporting Period" means the period of time for which new reports of value are due, as specified in the Declarations:
- a. Monthly, reports must show values as of the last day of the month; and the "reporting period" ends on the last day of each month.

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- b.** Quarterly, reports must show values as of the last day of each month; but the "reporting period" ends on the last day of each third month from Policy inception.
 - c.** Semi-Annual, reports must show values as of the last day of each month; but the "reporting period" ends on the last day of the sixth month from Policy inception and on the Policy anniversary date.
 - d.** Annual, reports must show values as of the last day of each month; but the "reporting period" ends on the Policy anniversary date.
- 11.** "Short Term Equipment Leased, Borrowed or Rented From Others" means Covered Property that "you" have leased, borrowed or rented from others for a period of less than 12 months.
- 12.** "Specified Causes of Loss" means: fire; lightning; explosion; windstorm; hail; smoke; riot or civil commotion; vandalism; theft; leakage from fire extinguishing equipment; aircraft or vehicles and objects thrown up by vehicles; "sinkhole collapse," volcanic action; falling objects; weight of snow, ice or sleet; "water damage" elevator collision; sonic shock waves; or accident to the vehicle while carrying Covered Property.
 - a.** "Sinkhole collapse" means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite. This cause of "loss" does not include:
 - (1)** The cost of filling sinkholes; or
 - (2)** Sinking or collapse of land into man-made underground cavities.
 - b.** "Water damage" means "loss" caused by accidental discharge or leakage of water or steam as the direct result of the breaking or cracking of any part of a system or appliance containing water or steam.
- 13.** "Software" means:
 - a.** Electronic data processing, recording or storage "media"; and
 - b.** Data and programming records, used for electronic data processing or electronically controlled equipment, stored on "media."



CNA PARAMOUNT
Professional Services
General Liability Coverage Part Declarations

Policy Number: 6056872807

1. Named Insured and mailing address

Name: SESI CONSULTING ENGINEERS

Address: 12A MAPLE AVE

PINE BROOK, NJ 07058-9837

2. Type of Organization

Corporation

3. Limits of Insurance, Deductible

General Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate Limit	\$2,000,000
Personal And Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage To Premises Rented To You Limit	\$100,000
Medical Expense Limit – Any One Person	\$15,000

4. Premium, Surcharges Taxes and Fees at Issuance

Total Premium for this Coverage Part	[REDACTED]
New Jersey PLIGA Surcharge	[REDACTED]
Total Premium, Surcharges Taxes and Fees for this Coverage Part	[REDACTED]

Your Premium includes the following amount for
 Certified Acts of Terrorism

[REDACTED]

5. Audit Period:

Annual

**CNA PARAMOUNT**

Additional Declarations - General Liability Schedule of Locations and Coverages

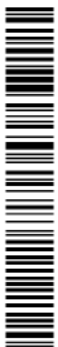
Policy Number: 6056872807

Policy Level

Coverage/Hazard Description	Exposure	Premium Basis	Rate	Estimated Premium
General Liability Extension Endorsement		(SL)	1%	
Subcontractor's Blanket Additional Insured		(SL)	10%	

Location Level

Location Number 1	Location Address: 12A MAPLE AVE PINE BROOK, NJ 07058			
Coverage/Hazard Description	Exposure	Premium Basis	Rate	Estimated Premium
Class Code 92663 Engineers or Architects - consulting - not engaged in actual construction. Products-completed operations are subject to the General Aggregate Limit.				
Premises & Operations	1,676,057	(P)	3.320	
Location Sub-Total				





CNA PARAMOUNT

Commercial General Liability Coverage Part

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the **Named Insured** shown in the Declarations, and any other person or organization qualifying as a **Named Insured** under this policy. The words "we", "us" and "our" refer to the company providing this insurance.

The word **Insured** means any person or organization qualifying as such under Section II – **Who Is An Insured**.

Other words and phrases that appear in bold have special meaning. Refer to Section V – **Definitions**.

SECTION I – COVERAGES

COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the **Insured** becomes legally obligated to pay as **damages** because of **bodily injury** or **property damage** to which this insurance applies. We will have the right and duty to defend the **Insured** against any **suit** seeking those **damages**. However, we will have no duty to defend the **Insured** against any **suit** seeking **damages** for **bodily injury** or **property damage** to which this insurance does not apply. We may, at our discretion, investigate any **occurrence** and settle any claim or **suit** that may result. But:

- (1) The amount we will pay for **damages** is limited as described in Section III – **Limits Of Insurance**; and
- (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages A and B.

- b. This insurance applies to **bodily injury** and **property damage** only if:

- (1) The **bodily injury** or **property damage** is caused by an **occurrence** that takes place in the **coverage territory**;
- (2) The **bodily injury** or **property damage** occurs during the **policy period**; and
- (3) Prior to the **policy period**, no **Insured** listed under Paragraph 1. of Section II – **Who Is An Insured** and no **employee** authorized by you to give or receive notice of an **occurrence** or claim, knew that the **bodily injury** or **property damage** had occurred, in whole or in part. If such a listed **Insured** or authorized **employee** knew, prior to the **policy period**, that the **bodily injury** or **property damage** occurred, then any continuation, change or resumption of such **bodily injury** or **property damage** during or after the **policy period** will be deemed to have been known prior to the **policy period**.

- c. **Bodily injury** or **property damage** which occurs during the **policy period** and was not, prior to the **policy period**, known to have occurred by any **Insured** listed under Paragraph 1. of Section II – **Who Is An Insured** or any **employee** authorized by you to give or receive notice of an **occurrence** or claim, includes any continuation, change or resumption of that **bodily injury** or **property damage** after the end of the **policy period**.

- d. **Bodily injury** or **property damage** will be deemed to have been known to have occurred at the earliest time when any **Insured** listed under Paragraph 1. of Section II – **Who Is An Insured** or any **employee** authorized by you to give or receive notice of an **occurrence** or claim:

- (1) Reports all, or any part, of the **bodily injury** or **property damage** to us or any other insurer;
- (2) Receives a written or verbal demand or claim for **damages** because of the **bodily injury** or **property damage**; or
- (3) Becomes aware by any other means that **bodily injury** or **property damage** has occurred or has begun to occur.

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CNA PARAMOUNT

Commercial General Liability Coverage Part

- e. **Damages** because of **bodily injury** include **damages** claimed by any person or organization for care, loss of services or death resulting at any time from the **bodily injury**.

2. **Exclusions**

This insurance does not apply to:

a. **Expected Or Intended Injury**

Bodily injury or **property damage** expected or intended from the standpoint of the **Insured**. This exclusion does not apply to **bodily injury** resulting from the use of reasonable force to protect persons or property.

b. **Contractual Liability**

Bodily injury or **property damage** for which the **Insured** is obligated to pay **damages** by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for **damages**:

- (1) That the **Insured** would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an **Insured contract**, provided the **bodily injury** or **property damage** occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an **Insured contract**, reasonable attorneys' fees and necessary litigation expenses incurred by or for a party other than an **Insured** are deemed to be **damages** because of **bodily injury** or **property damage**, provided:
 - (a) Liability to such party for, or for the cost of, that party's defense has also been assumed in the same **Insured contract**; and
 - (b) Such attorneys' fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which **damages** to which this insurance applies are alleged.

c. **Liquor Liability**

Bodily injury or **property damage** for which any **Insured** may be held liable by reason of:

- (1) Causing or contributing to the intoxication of any person;
- (2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- (3) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies even if the claims against any **Insured** allege negligence or other wrongdoing in:

- (a) The supervision, hiring, employment, training or monitoring of others by that **Insured**; or
- (b) Providing or failing to provide transportation with respect to any person that may be under the influence of alcohol;

if the **occurrence** which caused the **bodily injury** or **property damage**, involved that which is described in Paragraph (1), (2) or (3) above.

However, this exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages. For the purposes of this exclusion, permitting a person to bring alcoholic beverages on your premises, for consumption on your premises, whether or not a fee is charged or a license is required for such activity, is not by itself considered the business of selling, serving or furnishing alcoholic beverages.

d. **Workers' Compensation And Similar Laws**

Any obligation of the **Insured** under a workers' compensation, disability benefits or unemployment compensation law or any similar law.



CNA PARAMOUNT

Commercial General Liability Coverage Part

e. Employer's Liability

Bodily injury to:

(1) An **employee** of the **Insured** arising out of and in the course of:

- (a) Employment by the **Insured**; or
- (b) Performing duties related to the conduct of the **Insured's** business; or

(2) The **spouse**, child, parent, brother or sister of that **employee** as a consequence of Paragraph (1) above.

This exclusion applies whether the **Insured** may be liable as an employer or in any other capacity and to any obligation to share **damages** with or repay someone else who must pay **damages** because of the injury.

This exclusion does not apply to liability assumed by the **Insured** under an **Insured contract**.

f. Pollution

(1) **Bodily injury** or **property damage** arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants**:

- (a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any **Insured**. However, this subparagraph does not apply to:
 - (i) **Bodily injury** if sustained within a building and caused by smoke, fumes, vapor or soot produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests;
 - (ii) **Bodily injury** or **property damage** for which you may be held liable, if you are a contractor and the owner or lessee of such premises, site or location has been added to your policy as an additional **Insured** with respect to your ongoing operations performed for that additional **Insured** at that premises, site or location and such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any **Insured**, other than that additional **Insured**; or
 - (iii) **Bodily injury** or **property damage** arising out of heat, smoke or fumes from a **hostile fire**;
- (b) At or from any premises, site or location which is or was at any time used by or for any **Insured** or others for the handling, storage, disposal, processing or treatment of waste;
- (c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for:
 - (i) Any **Insured**; or
 - (ii) Any person or organization for whom you may be legally responsible; or
- (d) At or from any premises, site or location on which any **Insured** or any contractors or subcontractors working directly or indirectly on any **Insured's** behalf are performing operations if the **pollutants** are brought on or to the premises, site or location in connection with such operations by such **Insured**, contractor or subcontractor. However, this subparagraph does not apply to:
 - (i) **Bodily injury** or **property damage** arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of **mobile equipment** or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. This exception does not apply if the **bodily injury** or **property damage** arises out of the intentional discharge, dispersal or release of the fuels, lubricants or other operating fluids, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent that they be discharged, dispersed or released as part of the operations being performed by such **Insured**, contractor or subcontractor;

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CNA PARAMOUNT

Commercial General Liability Coverage Part

(ii) **Bodily injury** or **property damage** sustained within a building and caused by the release of gases, fumes or vapors from materials brought into that building in connection with operations being performed by you or on your behalf by a contractor or subcontractor; or

(iii) **Bodily injury** or **property damage** arising out of heat, smoke or fumes from a **hostile fire**.

(e) At or from any premises, site or location on which any **Insured** or any contractors or subcontractors working directly or indirectly on any **Insured's** behalf are performing operations if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, **pollutants**.

(2) Any loss, cost or expense arising out of any:

(a) Request, demand, order or statutory or regulatory requirement that any **Insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, **pollutants**; or

(b) Claim or suit by or on behalf of a governmental authority for **damages** because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, **pollutants**.

However, this paragraph does not apply to liability for **damages** because of **property damage** that the **Insured** would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or **suit** by or on behalf of a governmental authority.

g. Aircraft, Auto Or Watercraft

Bodily injury or **property damage** arising out of the ownership, maintenance, use or entrustment to others of any aircraft, **auto** or watercraft owned or operated by or rented or loaned to any **Insured**. Use includes operation and **loading or unloading**.

This exclusion applies even if the claims against any **Insured** allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that **Insured**, if the **occurrence** which caused the **bodily injury** or **property damage** involved the ownership, maintenance, use or entrustment to others of any aircraft, **auto** or watercraft that is owned or operated by or rented or loaned to any **Insured**.

This exclusion does not apply to:

(1) A watercraft while ashore on premises you own or rent;

(2) A watercraft you do not own that is:

(a) Less than 26 feet long; and

(b) Not being used to carry persons or property for a charge;

(3) Parking an **auto** on, or on the ways next to, premises you own or rent, provided the **auto** is not owned by or rented or loaned to you or the **Insured**;

(4) Liability assumed under any **Insured contract** for the ownership, maintenance or use of aircraft or watercraft; or

(5) **Bodily injury** or **property damage** arising out of:

(a) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of **mobile equipment** if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or

(b) The operation of any of the machinery or equipment listed in Paragraph **f.(2)** or **f.(3)** of the definition of **mobile equipment**.



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Commercial General Liability Coverage Part

h. Mobile Equipment

Bodily injury or **property damage** arising out of:

- (1) The transportation of **mobile equipment** by an **auto** owned or operated by or rented or loaned to any **Insured**; or
- (2) The use of **mobile equipment** in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunting activity.

i. War

Bodily injury or **property damage**, however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

j. Damage To Property

Property damage to:

- (1) Property you own, rent, or occupy, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;
- (2) Premises you sell, give away or abandon, if the **property damage** arises out of any part of those premises;
- (3) Property loaned to you;
- (4) Personal property in the care, custody or control of the **Insured**;
- (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the **property damage** arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because **your work** was incorrectly performed on it.

Paragraphs (1), (3) and (4) of this exclusion do not apply to **property damage** (other than damage by fire) to premises, including the contents of such premises, rented to you for a period of seven or fewer consecutive days. A separate limit of insurance applies to Damage To Premises Rented To You as described in Section III – **Limits Of Insurance**.

Paragraph (2) of this exclusion does not apply if the premises are **your work** and were never occupied, rented or held for rental by you.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to **property damage** included in the **products-completed operations hazard**.

k. Damage To Your Product

Property damage to **your product** arising out of it or any part of it.

l. Damage To Your Work

Property damage to **your work** arising out of it or any part of it and included in the **products-completed operations hazard**.

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Commercial General Liability Coverage Part

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

m. Damage To Impaired Property Or Property Not Physically Injured

Property damage to **impaired property** or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy or dangerous condition in **your product** or **your work**; or
- (2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to **your product** or **your work** after it has been put to its intended use.

n. Recall Of Products, Work Or Impaired Property

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) **Your product**;
- (2) **Your work**; or
- (3) **Impaired property**;

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

o. Personal And Advertising Injury

Bodily injury arising out of **personal and advertising injury**.

p. Electronic Data

Damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

However, this exclusion does not apply to liability for **damages** because of **bodily injury**.

As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

q. Recording And Distribution Of Material Or Information In Violation Of Law

Bodily injury or **property damage** arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or
- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

Exclusions **c.** through **n.** do not apply to damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in Section III – **Limits Of Insurance**.



CNA PARAMOUNT

Commercial General Liability Coverage Part

COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the **Insured** becomes legally obligated to pay as **damages** because of **personal and advertising injury** to which this insurance applies. We will have the right and duty to defend the **Insured** against any **suit** seeking those **damages**. However, we will have no duty to defend the **Insured** against any **suit** seeking **damages** for **personal and advertising injury** to which this insurance does not apply. We may, at our discretion, investigate any offense and settle any claim or **suit** that may result. But:

- (1) The amount we will pay for **damages** is limited as described in Section III – Limits Of Insurance; and
 (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages A and B.

- b. This insurance applies to **personal and advertising injury** caused by an offense arising out of your business but only if the offense was committed in the **coverage territory** during the **policy period**.

2. Exclusions

This insurance does not apply to:

a. Knowing Violation Of Rights Of Another

Personal and advertising injury caused by or at the direction of the **Insured** with the knowledge that the act would violate the rights of another and would inflict **personal and advertising injury**.

b. Material Published With Knowledge Of Falsity

Personal and advertising injury arising out of oral or written publication, in any manner, of material, if done by or at the direction of the **Insured** with knowledge of its falsity.

c. Material Published Prior To Policy Period

Personal and advertising injury arising out of oral or written publication, in any manner, of material whose first publication took place before the beginning of the **policy period**.

d. Criminal Acts

Personal and advertising injury arising out of a criminal act committed by or at the direction of the **Insured**.

e. Contractual Liability

Personal and advertising injury for which the **Insured** has assumed liability in a contract or agreement. This exclusion does not apply to liability for **damages** that the **Insured** would have in the absence of the contract or agreement.

f. Breach Of Contract

Personal and advertising injury arising out of a breach of contract, except an implied contract to use another's advertising idea in your **advertisement**.

g. Quality Or Performance Of Goods – Failure To Conform To Statements

Personal and advertising injury arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your **advertisement**.

h. Wrong Description Of Prices

Personal and advertising injury arising out of the wrong description of the price of goods, products or services stated in your **advertisement**.

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Commercial General Liability Coverage Part

i. Infringement Of Copyright, Patent, Trademark Or Trade Secret

Personal and advertising injury arising out of the infringement of copyright, patent, trademark, trade secret or other intellectual property rights. Under this exclusion, such other intellectual property rights do not include the use of another's advertising idea in your **advertisement**.

However, this exclusion does not apply to infringement, in your **advertisement**, of copyright, trade dress or slogan.

j. Insureds In Media And Internet Type Businesses

Personal and advertising injury committed by an **Insured** whose business is:

- (1) Advertising, broadcasting, publishing or telecasting;
- (2) Designing or determining content of web sites for others; or
- (3) An Internet search, access, content or service provider.

However, this exclusion does not apply to Paragraphs **14.a., b. and c.** of **personal and advertising injury** under the Definitions section.

For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for you or others anywhere on the Internet, is not by itself, considered the business of advertising, broadcasting, publishing or telecasting.

k. Electronic Chatrooms Or Bulletin Boards

Personal and advertising injury arising out of an electronic chatroom or bulletin board the **Insured** hosts, owns, or over which the **Insured** exercises control.

l. Unauthorized Use Of Another's Name Or Product

Personal and advertising injury arising out of the unauthorized use of another's name or product in your e-mail address, domain name or metatag, or any other similar tactics to mislead another's potential customers.

m. Pollution

Personal and advertising injury arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants** at any time.

n. Pollution-related

Any loss, cost or expense arising out of any:

- (1) Request, demand, order or statutory or regulatory requirement that any **Insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, **pollutants**; or
- (2) Claim or suit by or on behalf of a governmental authority for **damages** because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, **pollutants**.

o. War

Personal and advertising injury, however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.



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Commercial General Liability Coverage Part

p. Recording And Distribution Of Material Or Information In Violation Of Law

Personal and advertising injury arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or
- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

COVERAGE C – MEDICAL PAYMENTS

1. Insuring Agreement

- a. We will pay medical expenses as described below for **bodily injury** caused by an accident:

- (1) On premises you own or rent;
- (2) On ways next to premises you own or rent; or
- (3) Because of your operations;

provided that:

- (a) The accident takes place in the **coverage territory** and during the **policy period**;
 - (b) The expenses are incurred and reported to us within one year of the date of the accident; and
 - (c) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.
- b. We will make these payments regardless of fault. These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:
- (1) First aid administered at the time of an accident;
 - (2) Necessary medical, surgical, X-ray and dental services, including prosthetic devices; and
 - (3) Necessary ambulance, hospital, professional nursing and funeral services.

2. Exclusions

We will not pay expenses for **bodily injury**:

a. Any Insured

To any **Insured**, except **volunteer workers**.

b. Hired Person

To a person hired to do work for or on behalf of any **Insured** or a tenant of any **Insured**.

c. Injury On Normally Occupied Premises

To a person injured on that part of premises you own or rent that the person normally occupies.

d. Workers' Compensation And Similar Laws

To a person, whether or not an **employee** of any **Insured**, if benefits for the **bodily injury** are payable or must be provided under a workers' compensation or disability benefits law or a similar law.

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Commercial General Liability Coverage Part

e. Athletics Activities

To a person injured while practicing, instructing or participating in any physical exercises or games, sports, or athletic contests.

f. Products-Completed Operations Hazard

Included within the **products-completed operations hazard**.

g. Coverage A Exclusions

Excluded under Coverage **A**.

SUPPLEMENTARY PAYMENTS – COVERAGES A AND B

1. We will pay, with respect to any claim we investigate or settle, or any **suit** against an **Insured** we defend:
 - a. All expenses we incur.
 - b. Up to \$250 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
 - c. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
 - d. All reasonable expenses incurred by the **Insured** at our request to assist us in the investigation or defense of the claim or **suit**, including actual loss of earnings up to \$250 a day because of time off from work.
 - e. All court costs taxed against the **Insured** in the **suit**. However, these payments do not include attorneys' fees or attorneys' expenses taxed against the **Insured**.
 - f. Prejudgment interest awarded against the **Insured** on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.
 - g. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.

2. If we defend an **Insured** against a **suit** and an indemnitee of the **Insured** is also named as a party to the **suit**, we will defend that indemnitee if all of the following conditions are met:
 - a. The **suit** against the indemnitee seeks **damages** for which the **Insured** has assumed the liability of the indemnitee in a contract or agreement that is an **Insured contract**;
 - b. This insurance applies to such liability assumed by the **Insured**;
 - c. The obligation to defend, or the cost of the defense of, that indemnitee, has also been assumed by the **Insured** in the same **Insured contract**;
 - d. The allegations in the **suit** and the information we know about the **occurrence** are such that no conflict appears to exist between the interests of the **Insured** and the interests of the indemnitee;
 - e. The indemnitee and the **Insured** ask us to conduct and control the defense of that indemnitee against such **suit** and agree that we can assign the same counsel to defend the **Insured** and the indemnitee; and
 - f. The indemnitee:
 - (1) Agrees in writing to:
 - (a) Cooperate with us in the investigation, settlement or defense of the **suit**;
 - (b) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the **suit**;



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- (c) Notify any other insurer whose coverage is available to the indemnitee; and
- (d) Cooperate with us with respect to coordinating other applicable insurance available to the indemnitee; and
- (2) Provides us with written authorization to:
 - (a) Obtain records and other information related to the **suit**; and
 - (b) Conduct and control the defense of the indemnitee in such **suit**.

So long as the above conditions are met, attorneys' fees incurred by us in the defense of that indemnitee, necessary litigation expenses incurred by us and necessary litigation expenses incurred by the indemnitee at our request will be paid as Supplementary Payments. Notwithstanding the provisions of Paragraph **2.b.(2)** of Section **I – Coverage A – Bodily Injury And Property Damage Liability**, such payments will not be deemed to be **damages** for **bodily injury** and **property damage** and will not reduce the limits of insurance.

Our obligation to defend an **Insured's** indemnitee and to pay for attorneys' fees and necessary litigation expenses as Supplementary Payments ends when we have used up the applicable limit of insurance in the payment of judgments or settlements or the conditions set forth above, or the terms of the agreement described in Paragraph **f.** above, are no longer met.

SECTION II – WHO IS AN INSURED

1. If you are designated in the Declarations as:
 - a. An individual, you and your **spouse** are **Insureds**, but only with respect to the conduct of a business of which you are the sole owner.
 - b. A partnership or joint venture, you are an **Insured**. Your members, your partners, and their **spouses** are also **Insureds**, but only with respect to the conduct of your business.
 - c. A limited liability company, you are an **Insured**. Your members are also **Insureds**, but only with respect to the conduct of your business. Your managers are **Insureds**, but only with respect to their duties as your managers.
 - d. An organization other than a partnership, joint venture or limited liability company, you are an **Insured**. Your **executive officers** and directors are **Insureds**, but only with respect to their duties as your officers or directors. Your stockholders are also **Insureds**, but only with respect to their liability as stockholders.
 - e. A trust, you are an **Insured**. Your trustees are also **Insureds**, but only with respect to their duties as trustees.
2. Each of the following is also an **Insured**:
 - a. Your **volunteer workers** only while performing duties related to the conduct of your business, or your **employees**, other than either your **executive officers** (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, none of these **employees** or **volunteer workers** are **Insureds** for:

(1) **Bodily injury or personal and advertising injury:**

- (a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), to a co-**employee** while in the course of his or her employment or performing duties related to the conduct of your business, or to your other **volunteer workers** while performing duties related to the conduct of your business;
- (b) To the **spouse**, child, parent, brother or sister of that co-**employee** or **volunteer worker** as a consequence of Paragraph (1)(a) above;
- (c) For which there is any obligation to share **damages** with or repay someone else who must pay **damages** because of the injury described in Paragraph (1)(a) or (b) above; or
- (d) Arising out of his or her providing or failing to provide professional health care services.





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(2) **Property damage** to property:

(a) Owned, occupied or used by;

(b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by;

you, any of your **employees, volunteer workers**, any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).b. Any person (other than your **employee** or **volunteer worker**), or any organization while acting as your real estate manager.

c. Any person or organization having proper temporary custody of your property if you die, but only:

(1) With respect to liability arising out of the maintenance or use of that property; and

(2) Until your legal representative has been appointed.

d. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this **Coverage Part**.3. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a **Named Insured** if there is no other similar insurance available to that organization. However:a. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the **policy period**, whichever is earlier;b. Coverage **A** does not apply to **bodily injury** or **property damage** that occurred before you acquired or formed the organization; andc. Coverage **B** does not apply to **personal and advertising injury** arising out of an offense committed before you acquired or formed the organization.No person or organization is an **Insured** with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a **Named Insured** in the Declarations.**SECTION III – LIMITS OF INSURANCE**

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:

a. **Insureds**;b. Claims made or **suits** brought; orc. Persons or organizations making claims or bringing **suits**.

2. The General Aggregate Limit is the most we will pay for the sum of:

a. Medical expenses under Coverage **C**;b. **Damages** under Coverage **A**, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; andc. **Damages** under Coverage **B**.3. The Products-Completed Operations Aggregate Limit is the most we will pay under Coverage **A** for **damages** because of **bodily injury** and **property damage** included in the **products-completed operations hazard**.4. Subject to Paragraph 2. above, the Personal And Advertising Injury Limit is the most we will pay under Coverage **B** for the sum of all **damages** because of all **personal and advertising injury** sustained by any one person or organization.



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5. Subject to Paragraph 2. or 3. above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:
- a. **Damages** under Coverage A; and
 - b. Medical expenses under Coverage C
- because of all **bodily injury** and **property damage** arising out of any one **occurrence**.
6. Subject to Paragraph 5. above, the Damage To Premises Rented To You Limit is the most we will pay under Coverage A for **damages** because of **property damage** to any one premises, while rented to you, or in the case of damage by fire, while rented to you or temporarily occupied by you with permission of the owner.
7. Subject to Paragraph 5. above, the Medical Expense Limit is the most we will pay under Coverage C for all medical expenses because of **bodily injury** sustained by any one person.

The Limits of Insurance of this **Coverage Part** apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the **policy period** shown in the Declarations, unless the **policy period** is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS

1. Bankruptcy

Bankruptcy or insolvency of the **Insured** or of the **Insured's** estate will not relieve us of our obligations under this **Coverage Part**.

2. Duties In The Event Of Occurrence, Offense, Claim Or Suit

- a. You must see to it that we are notified as soon as practicable of an **occurrence** or an offense which may result in a claim. To the extent possible, notice should include:

- (1) How, when and where the **occurrence** or offense took place;
- (2) The names and addresses of any injured persons and witnesses; and
- (3) The nature and location of any injury or damage arising out of the **occurrence** or offense.

- b. If a claim is made or **suit** is brought against any **Insured**, you must:

- (1) Immediately record the specifics of the claim or **suit** and the date received; and
- (2) Notify us as soon as practicable.

You must see to it that we receive written notice of the claim or **suit** as soon as practicable.

- c. You and any other involved **Insured** must:

- (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or **suit**;
- (2) Authorize us to obtain records and other information;
- (3) Cooperate with us in the investigation or settlement of the claim or defense against the **suit**; and
- (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the **Insured** because of injury or damage to which this insurance may also apply.

- d. No **Insured** will, except at that **Insured's** own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

3. Legal Action Against Us

No person or organization has a right under this **Coverage Part**:

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- a. To join us as a party or otherwise bring us into a **suit** asking for **damages** from an **Insured**; or
- b. To sue us on this **Coverage Part** unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an **Insured**; but we will not be liable for **damages** that are not payable under the terms of this **Coverage Part** or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the **Insured** and the claimant or the claimant's legal representative.

4. Other Insurance

If other valid and collectible insurance is available to the **Insured** for a loss we cover under Coverages **A** or **B** of this **Coverage Part**, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary except when Paragraph **b.** below applies. If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in Paragraph **c.** below.

b. Excess Insurance

(1) This insurance is excess over:

(a) Any of the other insurance, whether primary, excess, contingent or on any other basis:

- (i) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for **your work**;
- (ii) That is Fire insurance for premises rented to you or temporarily occupied by you with permission of the owner;
- (iii) That is insurance purchased by you to cover your liability as a tenant for **property damage** to premises rented to you or temporarily occupied by you with permission of the owner; or
- (iv) If the loss arises out of the maintenance or use of aircraft, **autos** or watercraft to the extent not subject to Exclusion **g.** of Section **I – Coverage A – Bodily Injury And Property Damage Liability**.

(b) Any other primary insurance available to you covering liability for **damages** arising out of the premises or operations, or the products and completed operations, for which you have been added as an additional **Insured**.

(2) When this insurance is excess, we will have no duty under Coverages **A** or **B** to defend the **Insured** against any **suit** if any other insurer has a duty to defend the **Insured** against that **suit**. If no other insurer defends, we will undertake to do so, but we will be entitled to the **Insured's** rights against all those other insurers.

(3) When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

(a) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and

(b) The total of all deductible and self-**Insured** amounts under all that other insurance.

(4) We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this **Coverage Part**.

c. Method Of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.



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If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

5. Premium Audit

- a. We will compute all premiums for this **Coverage Part** in accordance with our rules and rates.
- b. Premium shown in this **Coverage Part** as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period and send notice to the **First Named Insured**. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the **policy period** is greater than the earned premium, we will return the excess to the **First Named Insured**.
- c. The **First Named Insured** must keep records of the information we need for premium computation, and send us copies at such times as we may request.

6. Representations

By accepting this policy, you agree:

- a. The statements in the Declarations are accurate and complete;
- b. Those statements are based upon representations you made to us; and
- c. We have issued this policy in reliance upon your representations.

7. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this **Coverage Part** to the **First Named Insured**, this insurance applies:

- a. As if each **Named Insured** were the only **Named Insured**; and
- b. Separately to each **Insured** against whom claim is made or **suit** is brought.

8. Transfer Of Rights Of Recovery Against Others To Us

If the **Insured** has rights to recover all or part of any payment we have made under this **Coverage Part**, those rights are transferred to us. The **Insured** must do nothing after loss to impair them. At our request, the **Insured** will bring **suit** or transfer those rights to us and help us enforce them.

9. When We Do Not Renew

If we decide not to renew this **Coverage Part**, we will mail or deliver to the **First Named Insured** shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION V – DEFINITIONS

1. **Advertisement** means a notice that is broadcast or published to the general public or specific market segments about your goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:
 - a. Notices that are published include material placed on the Internet or on similar electronic means of communication; and
 - b. Regarding web sites, only that part of a web site that is about your goods, products or services for the purposes of attracting customers or supporters is considered an advertisement.
2. **Auto** means:
 - a. A land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment; or



CNA PARAMOUNT

Commercial General Liability Coverage Part

- b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

However, **auto** does not include **mobile equipment**.

- 3. **Bodily injury** means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.

- 4. **Coverage territory** means:

- a. The United States of America (including its territories and possessions), Puerto Rico and Canada;
- b. International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in Paragraph **a.** above; or
- c. All other parts of the world if the injury or damage arises out of:
 - (1) Goods or products made or sold by you in the territory described in Paragraph **a.** above;
 - (2) The activities of a person whose home is in the territory described in Paragraph **a.** above, but is away for a short time on your business; or
 - (3) **Personal and advertising injury** offenses that take place through the Internet or similar electronic means of communication;

provided the **Insured's** responsibility to pay **damages** is determined in a **suit** on the merits, in the territory described in Paragraph **a.** above or in a settlement we agree to.

- 5. **Employee** includes a **leased worker**. **Employee** does not include a **temporary worker**.
- 6. **Executive officer** means a person holding any of the officer positions created by your charter, constitution, bylaws or any other similar governing document.
- 7. **Hostile fire** means one which becomes uncontrollable or breaks out from where it was intended to be.
- 8. **Impaired property** means tangible property, other than **your product** or **your work**, that cannot be used or is less useful because:
 - a. It incorporates **your product** or **your work** that is known or thought to be defective, deficient, inadequate or dangerous; or
 - b. You have failed to fulfill the terms of a contract or agreement;

if such property can be restored to use by the repair, replacement, adjustment or removal of **your product** or **your work** or your fulfilling the terms of the contract or agreement.

- 9. **Insured contract** means:

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an **Insured contract**;
- b. A sidetrack agreement;
- c. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement;



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Commercial General Liability Coverage Part

- f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for **bodily injury** or **property damage** to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph f. does not include that part of any contract or agreement:

- (1) That indemnifies a railroad for **bodily injury** or **property damage** arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing;
- (2) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
 - (a) Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or
- (3) Under which the **Insured**, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the **Insured's** rendering or failure to render professional services, including those listed in (2) above and supervisory, inspection, architectural or engineering activities.

10. **Leased worker** means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. **Leased worker** does not include a **temporary worker**.

11. **Loading or unloading** means the handling of property:

- a. After it is moved from the place where it is accepted for movement into or onto an aircraft, watercraft or **auto**;
- b. While it is in or on an aircraft, watercraft or **auto**; or
- c. While it is being moved from an aircraft, watercraft or **auto** to the place where it is finally delivered;

but **loading or unloading** does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or **auto**.

12. **Mobile equipment** means any of the following types of land vehicles, including any attached machinery or equipment:

- a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
- b. Vehicles maintained for use solely on or next to premises you own or rent;
- c. Vehicles that travel on crawler treads;
- d. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - (1) Power cranes, shovels, loaders, diggers or drills; or
 - (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;
- e. Vehicles not described in Paragraph a., b., c. or d. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - (1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - (2) Cherry pickers and similar devices used to raise or lower workers;
- f. Vehicles not described in Paragraph a., b., c. or d. above maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not **mobile equipment** but will be considered **autos**:





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Commercial General Liability Coverage Part

- (1) Equipment designed primarily for:
 - (a) Snow removal;
 - (b) Road maintenance, but not construction or resurfacing; or
 - (c) Street cleaning;
- (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
- (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

However, **mobile equipment** does not include any land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered **autos**.

13. Occurrence means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

14. Personal and advertising injury means injury, including consequential **bodily injury**, arising out of one or more of the following offenses:

- a. False arrest, detention or imprisonment;
- b. Malicious prosecution;
- c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;
- d. Oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
- e. Oral or written publication, in any manner, of material that violates a person's right of privacy;
- f. The use of another's advertising idea in your **advertisement**; or
- g. Infringing upon another's copyright, trade dress or slogan in your **advertisement**.

15. Pollutants mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

16. Products-completed operations hazard:

- a. Includes all **bodily injury** and **property damage** occurring away from premises you own or rent and arising out of **your product** or **your work** except:
 - (1) Products that are still in your physical possession; or
 - (2) Work that has not yet been completed or abandoned. However, **your work** will be deemed completed at the earliest of the following times:
 - (a) When all of the work called for in your contract has been completed.
 - (b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.
 - (c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.



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Commercial General Liability Coverage Part

b. Does not include **bodily injury** or **property damage** arising out of:

- (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the **loading or unloading** of that vehicle by any **Insured**;
- (2) The existence of tools, uninstalled equipment or abandoned or unused materials; or
- (3) Products or operations for which the classification, listed in the Declarations or in a policy Schedule, states that products-completed operations are subject to the General Aggregate Limit.

17. Property damage means:

- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the **occurrence** that caused it.

For the purposes of this insurance, electronic data is not tangible property.

As used in this definition, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

18. Suit means a civil proceeding in which **damages** because of **bodily injury**, **property damage** or **personal and advertising injury** to which this insurance applies are alleged. **suit** includes:

- a. An arbitration proceeding in which such **damages** are claimed and to which the **Insured** must submit or does submit with our consent; or
- b. Any other alternative dispute resolution proceeding in which such **damages** are claimed and to which the **Insured** submits with our consent.

19. Temporary worker means a person who is furnished to you to substitute for a permanent **employee** on leave or to meet seasonal or short-term workload conditions.

20. Volunteer worker means a person who is not your **employee**, and who donates his or her work and acts at the direction of and within the scope of duties determined by you, and is not paid a fee, salary or other compensation by you or anyone else for their work performed for you.

21. Your product:

- a. Means:
 - (1) Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - (a) You;
 - (b) Others trading under your name; or
 - (c) A person or organization whose business or assets you have acquired; and
 - (2) Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.
- b. Includes:
 - (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of **your product**; and
 - (2) The providing of or failure to provide warnings or instructions.
- c. Does not include vending machines or other property rented to or located for the use of others but not sold.





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Commercial General Liability Coverage Part

22. Your work:

a. Means:

- (1)** Work or operations performed by you or on your behalf; and
- (2)** Materials, parts or equipment furnished in connection with such work or operations.

b. Includes:

- (1)** Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of **your work**; and
- (2)** The providing of or failure to provide warnings or instructions.

**CNA PARAMOUNT****General Liability Extension Endorsement**

It is understood and agreed that this endorsement amends the **COMMERCIAL GENERAL LIABILITY COVERAGE PART** as follows. If any other endorsement attached to this policy amends any provision also amended by this endorsement, then that other endorsement controls with respect to such provision, and the changes made by this endorsement with respect to such provision do not apply.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2018

CNA000354



CNA PARAMOUNT

General Liability Extension Endorsement

1. ADDITIONAL INSURED

- a. **WHO IS AN INSURED** is amended to include as an **Insured** any person or organization described in paragraphs **A. through K.** below whom a **Named Insured** is required to add as an additional insured on this **Coverage Part** under a written contract or written agreement, provided such contract or agreement:

- (1) is currently in effect or becomes effective during the term of this **Coverage Part**; and
- (2) was executed prior to:
 - (a) the **bodily injury** or **property damage**; or
 - (b) the offense that caused the **personal and advertising injury**,
for which such additional insured seeks coverage.

- b. However, subject always to the terms and conditions of this policy, including the limits of insurance, the Insurer will not provide such additional insured with:

- (1) a higher limit of insurance than required by such contract or agreement; or
- (2) coverage broader than required by such contract or agreement, and in no event broader than that described by the applicable paragraph **A. through K.** below.

Any coverage granted by this endorsement shall apply only to the extent permissible by law.

A. Controlling Interest

Any person or organization with a controlling interest in a **Named Insured**, but only with respect to such person or organization's liability for **bodily injury**, **property damage** or **personal and advertising injury** arising out of:

- 1. such person or organization's financial control of a **Named Insured**; or
- 2. premises such person or organization owns, maintains or controls while a **Named Insured** leases or occupies such premises;

provided that the coverage granted by this paragraph does not apply to structural alterations, new construction or demolition operations performed by, on behalf of, or for such additional insured.

B. Co-owner of Insured Premises

A co-owner of a premises co-owned by a **Named Insured** and covered under this insurance but only with respect to such co-owner's liability for **bodily injury**, **property damage** or **personal and advertising injury** as co-owner of such premises.

C. Grantor of Franchise

Any person or organization that has granted a franchise to a **Named Insured**, but only with respect to such person or organization's liability for **bodily injury**, **property damage** or **personal and advertising injury** as grantor of a franchise to the **Named Insured**.

D. Lessor of Equipment

Any person or organization from whom a **Named Insured** leases equipment, but only with respect to liability for **bodily injury**, **property damage** or **personal and advertising injury** caused, in whole or in part, by the **Named Insured's** maintenance, operation or use of such equipment, provided that the **occurrence** giving rise to such **bodily injury**, **property damage** or the offense giving rise to such **personal and advertising injury** takes place prior to the termination of such lease.



CNA PARAMOUNT

General Liability Extension Endorsement

E. Lessor of Land

Any person or organization from whom a **Named Insured** leases land but only with respect to liability for **bodily injury, property damage or personal and advertising injury** arising out of the ownership, maintenance or use of such land, provided that the **occurrence** giving rise to such **bodily injury or property damage**, or the offense giving rise to such **personal and advertising injury**, takes place prior to the termination of such lease. The coverage granted by this paragraph does not apply to structural alterations, new construction or demolition operations performed by, on behalf of, or for such additional insured.

F. Lessor of Premises

An owner or lessor of premises leased to the **Named Insured**, or such owner or lessor's real estate manager, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** arising out of the ownership, maintenance or use of such part of the premises leased to the **Named Insured**, and provided that the **occurrence** giving rise to such **bodily injury, property damage** or the offense giving rise to such **personal and advertising injury** takes place prior to the termination of such lease. The coverage granted by this paragraph does not apply to structural alterations, new construction or demolition operations performed by, on behalf of, or for such additional insured.

G. Mortgagee, Assignee or Receiver

A mortgagee, assignee or receiver of premises but only with respect to such mortgagee, assignee or receiver's liability for **bodily injury, property damage or personal and advertising injury** arising out of the **Named Insured's** ownership, maintenance, or use of a premises by a **Named Insured**.

The coverage granted by this paragraph does not apply to structural alterations, new construction or demolition operations performed by, on behalf of, or for such additional insured.

H. State or Governmental Agency or Subdivision or Political Subdivisions – Permits

A state or governmental agency or subdivision or political subdivision that has issued a permit or authorization, but only with respect to such state or governmental agency or subdivision or political subdivision's liability for **bodily injury, property damage or personal and advertising injury** arising out of:

1. the following hazards in connection with premises a **Named Insured** owns, rents, or controls and to which this insurance applies:
 - a. the existence, maintenance, repair, construction, erection, or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, manholes, marquees, hoistaway openings, sidewalk vaults, street banners, or decorations and similar exposures; or
 - b. the construction, erection, or removal of elevators; or
 - c. the ownership, maintenance or use of any elevators covered by this insurance; or
2. the permitted or authorized operations performed by a **Named Insured** or on a **Named Insured's** behalf.

The coverage granted by this paragraph does not apply to:

 - a. **Bodily injury, property damage or personal and advertising injury** arising out of operations performed for the state or governmental agency or subdivision or political subdivision; or
 - b. **Bodily injury or property damage** included within the **products-completed operations hazard**.

With respect to this provision's requirement that additional insured status must be requested under a written contract or agreement, the Insurer will treat as a written contract any governmental permit that requires the **Named Insured** to add the governmental entity as an additional insured.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2018

CNA000356



CNA PARAMOUNT

General Liability Extension Endorsement

I. Trade Show Event Lessor

1. With respect to a **Named Insured's** participation in a trade show event as an exhibitor, presenter or displayer, any person or organization whom the **Named Insured** is required to include as an additional insured, but only with respect to such person or organization's liability for **bodily injury, property damage or personal and advertising injury** caused by:
 - a. the **Named Insured's** acts or omissions; or
 - b. the acts or omissions of those acting on the **Named Insured's** behalf,
 in the performance of the **Named Insured's** ongoing operations at the trade show event premises during the trade show event.
2. The coverage granted by this paragraph does not apply to **bodily injury or property damage included within the products-completed operations hazard**.

J. Vendor

Any person or organization but only with respect to such person or organization's liability for **bodily injury or property damage** arising out of **your products** which are distributed or sold in the regular course of such person or organization's business, provided that:

1. The coverage granted by this paragraph does not apply to:
 - a. **bodily injury or property damage** for which such person or organization is obligated to pay **damages** by reason of the assumption of liability in a contract or agreement unless such liability exists in the absence of the contract or agreement;
 - b. any express warranty unauthorized by the **Named Insured**;
 - c. any physical or chemical change in any product made intentionally by such person or organization;
 - d. repackaging, except when unpacked solely for the purpose of inspection, demonstration, testing, or the substitution of parts under instructions from the manufacturer, and then repackaged in the original container;
 - e. any failure to make any inspections, adjustments, tests or servicing that such person or organization has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products;
 - f. demonstration, installation, servicing or repair operations, except such operations performed at the such person or organization's premises in connection with the sale of a product;
 - g. products which, after distribution or sale by the **Named Insured**, have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for such person or organization; or
 - h. **bodily injury or property damage** arising out of the sole negligence of such person or organization for its own acts or omissions or those of its employees or anyone else acting on its behalf. However, this exclusion does not apply to:
 - (1) the exceptions contained in Subparagraphs **d.** or **f.** above; or
 - (2) such inspections, adjustments, tests or servicing as such person or organization has agreed with the **Named Insured** to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products.
2. This Paragraph **J.** does not apply to any insured person or organization, from whom the **Named Insured** has acquired such products, nor to any ingredient, part or container, entering into, accompanying or containing such products.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2018

CNA000357



CNA PARAMOUNT

General Liability Extension Endorsement

3. This Paragraph J. also does not apply:

- a. to any vendor specifically scheduled as an additional insured by endorsement to this **Coverage Part**;
- b. to any of **your products** for which coverage is excluded by endorsement to this **Coverage Part**; nor
- c. if **bodily injury** or **property damage** included within the **products-completed operations hazard** is excluded by endorsement to this **Coverage Part**.

K. Other Person Or Organization

Any person or organization who is not an additional insured under Paragraphs A. through J. above. Such additional insured is an **Insured** solely for **bodily injury**, **property damage** or **personal and advertising injury** for which such additional insured is liable because of the **Named Insured's** acts or omissions.

The coverage granted by this paragraph does not apply to any person or organization:

- 1. for **bodily injury**, **property damage**, or **personal and advertising injury** arising out of the rendering or failure to render any professional service;
- 2. for **bodily injury** or **property damage** included within the **products-completed operations hazard**; nor
- 3. who is specifically scheduled as an additional insured on another endorsement to this **Coverage Part**.

2. ADDITIONAL INSURED - PRIMARY AND NON-CONTRIBUTORY TO ADDITIONAL INSURED'S INSURANCE

A. The **Other Insurance** Condition in the **COMMERCIAL GENERAL LIABILITY CONDITIONS** Section is amended to add the following paragraph:

If the **Named Insured** has agreed in writing in a contract or agreement that this insurance is primary and non-contributory relative to an additional insured's own insurance, then this insurance is primary, and the Insurer will not seek contribution from that other insurance. For the purpose of this Provision 2., the additional insured's own insurance means insurance on which the additional insured is a named insured.

B. With respect to persons or organizations that qualify as additional insureds pursuant to paragraph 1.K. of this endorsement, the following sentence is added to the paragraph above:

Otherwise, and notwithstanding anything to the contrary elsewhere in this Condition, the insurance provided to such person or organization is excess of any other insurance available to such person or organization.

3. BODILY INJURY – EXPANDED DEFINITION

Under **DEFINITIONS** the definition of **bodily injury** is deleted and replaced by the following:

Bodily injury means physical injury, sickness or disease sustained by a person, including death, humiliation, shock, mental anguish or mental injury sustained by that person at any time which results as a consequence of the physical injury, sickness or disease.

4. BROAD KNOWLEDGE OF OCCURRENCE/ NOTICE OF OCCURRENCE

Under **CONDITIONS**, the condition entitled **Duties in The Event of Occurrence, Offense, Claim or Suit** is amended to add the following:

A. BROAD KNOWLEDGE OF OCCURRENCE

The **Named Insured** must give the Insurer or the Insurer's authorized representative notice of an **occurrence**, offense or **claim** only when the **occurrence**, offense or **claim** is known to a natural person **Named Insured**, to a partner, executive officer, manager or member of a **Named Insured**, or to an **employee** designated by any of the above to give such notice.

B. NOTICE OF OCCURRENCE

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2018

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CNA PARAMOUNT

General Liability Extension Endorsement

The **Named Insured's** rights under this **Coverage Part** will not be prejudiced if the **Named Insured** fails to give the Insurer notice of an **occurrence**, offense or **claim** and that failure is solely due to the **Named Insured's** reasonable belief that the **bodily injury** or **property damage** is not covered under this **Coverage Part**. However, the **Named Insured** shall give written notice of such **occurrence**, offense or **claim** to the Insurer as soon as the **Named Insured** is aware that this insurance may apply to such **occurrence**, offense or **claim**.

5. BROAD NAMED INSURED

WHO IS AN INSURED is amended to delete its Paragraph 3. in its entirety and replace it with the following:

3. Pursuant to the limitations described in Paragraph 4. below, any organization in which a **Named Insured** has management control:

- a. on the effective date of this **Coverage Part**; or
- b. by reason of a **Named Insured** creating or acquiring the organization during the **policy period**,

qualifies as a **Named Insured**, provided that there is no other similar liability insurance, whether primary, contributory, excess, contingent or otherwise, which provides coverage to such organization, or which would have provided coverage but for the exhaustion of its limit, and without regard to whether its coverage is broader or narrower than that provided by this insurance.

But this **BROAD NAMED INSURED** provision does not apply to:

- (a) any partnership, limited liability company or joint venture; or
- (b) any organization for which coverage is excluded by another endorsement attached to this **Coverage Part**.

For the purpose of this provision, management control means:

- A. owning interests representing more than 50% of the voting, appointment or designation power for the selection of a majority of the Board of Directors of a corporation; or
 - B. having the right, pursuant to a written trust agreement, to protect, control the use of, encumber or transfer or sell property held by a trust.
4. With respect to organizations which qualify as **Named Insureds** by virtue of Paragraph 3. above, this insurance does not apply to:
- a. **bodily injury** or **property damage** that first occurred prior to the date of management control, or that first occurs after management control ceases; nor
 - b. **personal or advertising injury** caused by an offense that first occurred prior to the date of management control or that first occurs after management control ceases.
5. The insurance provided by this **Coverage Part** applies to **Named Insureds** when trading under their own names or under such other trading names or doing-business-as names (dba) as any **Named Insured** should choose to employ.

6. ESTATES, LEGAL REPRESENTATIVES, AND SPOUSES

The estates, heirs, legal representatives and **spouses** of any natural person **Insured** shall also be insured under this policy; provided, however, coverage is afforded to such estates, heirs, legal representatives, and **spouses** only for **claims** arising solely out of their capacity or status as such and, in the case of a **spouse**, where such **claim** seeks **damages** from marital community property, jointly held property or property transferred from such natural person **Insured** to such **spouse**. No coverage is provided for any act, error or omission of an estate, heir, legal representative, or **spouse** outside the scope of such person's capacity or status as such, provided however that the **spouse** of a natural person **Named Insured** and the **spouses** of members or partners of joint venture or partnership **Named Insureds** are **Insureds** with respect to such **spouses'** acts, errors or omissions in the conduct of the **Named Insured's** business.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2018

CNA000359



CNA PARAMOUNT

General Liability Extension Endorsement

7. EXPECTED OR INTENDED INJURY – EXCEPTION FOR REASONABLE FORCE

Under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete the exclusion entitled **Expected or Intended Injury** and replace it with the following:

This insurance does not apply to:

Expected or Intended Injury

Bodily injury or **property damage** expected or intended from the standpoint of the **Insured**. This exclusion does not apply to **bodily injury** or **property damage** resulting from the use of reasonable force to protect persons or property.

8. IN REM ACTIONS

A quasi in rem action against any vessel owned or operated by or for the **Named Insured**, or chartered by or for the **Named Insured**, will be treated in the same manner as though the action were in personam against the **Named Insured**.

9. INCIDENTAL HEALTH CARE MALPRACTICE COVERAGE

Solely with respect to **bodily injury** that arises out of a **health care incident**:

A. Under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the **Insuring Agreement** is amended to replace Paragraphs **1.b.(1)** and **1.b.(2)** with the following:

b. This insurance applies to **bodily injury** provided that the professional health care services are incidental to the **Named Insured's** primary business purpose, and only if:

(1) such **bodily injury** is caused by an **occurrence** that takes place in the **coverage territory**.

(2) the **bodily injury** first occurs during the **policy period**. All **bodily injury** arising from an **occurrence** will be deemed to have occurred at the time of the first act, error, or omission that is part of the **occurrence**; and

B. Under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions** is amended to:

i. add the following to the **Employers Liability** exclusion:

This exclusion applies only if the **bodily injury** arising from a **health care incident** is covered by other liability insurance available to the **Insured** (or which would have been available but for exhaustion of its limits).

ii. delete the exclusion entitled **Contractual Liability** and replace it with the following:

This insurance does not apply to:

Contractual Liability

the **Insured's** actual or alleged liability under any oral or written contract or agreement, including but not limited to express warranties or guarantees.

iii. add the following additional exclusions.

This insurance does not apply to:

Discrimination

any actual or alleged discrimination, humiliation or harassment, including but not limited to **claims** based on an individual's race, creed, color, age, gender, national origin, religion, disability, marital status or sexual orientation.





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General Liability Extension Endorsement

Dishonesty or Crime

Any actual or alleged dishonest, criminal or malicious act, error or omission.

Medicare/Medicaid Fraud

any actual or alleged violation of law with respect to Medicare, Medicaid, Tricare or any similar federal, state or local governmental program.

Services Excluded by Endorsement

Any **health care incident** for which coverage is excluded by endorsement.

C. DEFINITIONS is amended to:

i. add the following definitions:

Health care incident means an act, error or omission by the **Named Insured's employees** or **volunteer workers** in the rendering of:

- a. **professional health care services** on behalf of the **Named Insured** or
- b. Good Samaritan services rendered in an emergency and for which no payment is demanded or received.

Professional health care services means any health care services or the related furnishing of food, beverages, medical supplies or appliances by the following providers in their capacity as such but solely to the extent they are duly licensed as required:

- a. Physician;
- b. Nurse;
- c. Nurse practitioner;
- d. Emergency medical technician;
- e. Paramedic;
- f. Dentist;
- g. Physical therapist;
- h. Psychologist;
- i. Speech therapist;
- j. Other allied health professional; or

Professional health care services does not include any services rendered in connection with human clinical trials or product testing.

ii. delete the definition of **occurrence** and replace it with the following:

Occurrence means a **health care incident**. All acts, errors or omissions that are logically connected by any common fact, circumstance, situation, transaction, event, advice or decision will be considered to constitute a single **occurrence**;

iii. amend the definition of **Insured** to:

- a. add the following:
 - the **Named Insured's employees** are **Insureds** with respect to:



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General Liability Extension Endorsement

(1) **bodily injury** to a co-**employee** while in the course of the co-**employee's** employment by the **Named Insured** or while performing duties related to the conduct of the **Named Insured's** business; and

(2) **bodily injury** to a **volunteer worker** while performing duties related to the conduct of the **Named Insured's** business;

when such **bodily injury** arises out of a **health care incident**.

- the **Named Insured's** **volunteer workers** are **Insureds** with respect to:

(1) **bodily injury** to a co-**volunteer worker** while performing duties related to the conduct of the **Named Insured's** business; and

(2) **bodily injury** to an **employee** while in the course of the **employee's** employment by the **Named Insured** or while performing duties related to the conduct of the **Named Insured's** business;

when such **bodily injury** arises out of a **health care incident**.

b. delete Subparagraphs (a), (b), (c) and (d) of Paragraph 2.a.(1) of **WHO IS AN INSURED**.

c. add the following:

Insured does not include any physician while acting in his or her capacity as such.

D. The **Other Insurance** condition is amended to delete Paragraph b.(1) in its entirety and replace it with the following:

Other Insurance

b. **Excess Insurance**

(1) To the extent this insurance applies, it is excess over any other insurance, self insurance or risk transfer instrument, whether primary, excess, contingent or on any other basis, except for insurance purchased specifically by the **Named Insured** to be excess of this coverage.

10. JOINT VENTURES / PARTNERSHIP / LIMITED LIABILITY COMPANIES

WHO IS AN INSURED is amended to delete its last paragraph and replace it with the following:

No person or organization is an **Insured** with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a **Named Insured** in the Declarations, except that if the **Named Insured** was a joint venturer, partner, or member of a limited liability company and such joint venture, partnership or limited liability company terminated prior to or during the **policy period**, such **Named Insured** is an **Insured** with respect to its interest in such joint venture, partnership or limited liability company but only to the extent that:

- any offense giving rise to **personal and advertising injury** occurred prior to such termination date, and the **personal and advertising injury** arising out of such offense first occurred after such termination date;
- the **bodily injury** or **property damage** first occurred after such termination date; and
- there is no other valid and collectible insurance purchased specifically to insure the partnership, joint venture or limited liability company.

11. LEGAL LIABILITY – DAMAGE TO PREMISES

A. Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete the first paragraph immediately following subparagraph (6) of the **Damage to Property** exclusion and replace it with the following:

Paragraphs (1), (3) and (4) of this exclusion do not apply to **property damage** (other than damage by fire) to premises rented to the **Named Insured** or temporarily occupied by the **Named Insured** with the permission of the

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2018

CNA000362





CNA PARAMOUNT

General Liability Extension Endorsement

owner, nor to the contents of premises rented to the **Named Insured** for a period of 7 or fewer consecutive days. A separate limit of insurance applies to Damage To Premises Rented To You as described in **LIMITS OF INSURANCE**.

- B. Under COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete its last paragraph and replace it with the following:

Exclusions **c.** through **n.** do not apply to damage by fire to premises while rented to a **Named Insured** or temporarily occupied by a **Named Insured** with permission of the owner, nor to damage to the contents of premises rented to a **Named Insured** for a period of 7 or fewer consecutive days.

A separate limit of insurance applies to this coverage as described in the **LIMITS OF INSURANCE** Section.

- C. LIMITS OF INSURANCE** is amended to delete Paragraph **6.** (the Damage To Premises Rented To You Limit) and replace it with the following:

- 6.** Subject to Paragraph **5.** above, (the Each Occurrence Limit), the Damage To Premises Rented To You Limit is the most the Insurer will pay under **COVERAGE A** for **damages** because of **property damage** to:

- a.** any one premises while rented to a **Named Insured** or temporarily occupied by a **Named Insured** with the permission of the owner; and
- b.** contents of such premises if the premises is rented to the **Named Insured** for a period of 7 or fewer consecutive days.

The Damage To Premises Rented To You Limit is \$200,000. unless a higher Damage to Premises Rented to You Limit is shown in the Declarations.

- D. The Other Insurance** Condition is amended to delete Paragraph **b.(1)(a)(ii)**, and replace it with the following:

- (ii)** That is property insurance for premises rented to a **Named Insured**, for premises temporarily occupied by the **Named Insured** with the permission of the owner; or for personal property of others in the **Named Insured's** care, custody or control;

- E. This Provision 11.** does not apply if liability for damage to premises rented to a **Named Insured** is excluded by another endorsement attached to this **Coverage Part**.

12. MEDICAL PAYMENTS

- A. LIMITS OF INSURANCE** is amended to delete Paragraph **7.** (the Medical Expense Limit) and replace it with the following:

- 7.** Subject to Paragraph **5.** above (the Each Occurrence Limit), the Medical Expense Limit is the most the Insurer will pay under **Coverage C - Medical Payments** for all medical expenses because of **bodily injury** sustained by any one person. The Medical Expense Limit is the greater of:

- (1)** \$15,000 unless a different amount is shown here: _____ ; or
- (2)** the amount shown in the Declarations for Medical Expense Limit.

- B. Under COVERAGES, Coverage C – Medical Payments**, the **Insuring Agreement** is amended to replace Paragraph **1.a.(3)(b)** with the following:

- (b)** The expenses are incurred and reported to the Insurer within three years of the date of the accident; and

13. NON-OWNED AIRCRAFT

Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended as follows:

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2018

CNA000363



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General Liability Extension Endorsement

The exclusion entitled **Aircraft, Auto or Watercraft** is amended to add the following:

This exclusion does not apply to an aircraft not owned by any **Named Insured**, provided that:

1. the pilot in command holds a currently effective certificate issued by the duly constituted authority of the United States of America or Canada, designating that person as a commercial or airline transport pilot;
2. the aircraft is rented with a trained, paid crew to the **Named Insured**; and
3. the aircraft is not being used to carry persons or property for a charge.

14. NON-OWNED WATERCRAFT

Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete subparagraph (2) of the exclusion entitled **Aircraft, Auto or Watercraft**, and replace it with the following.

This exclusion does not apply to:

- (2) a watercraft that is not owned by any **Named Insured**, provided the watercraft is:
 - (a) less than 75 feet long; and
 - (b) not being used to carry persons or property for a charge.

15. PERSONAL AND ADVERTISING INJURY –DISCRIMINATION OR HUMILIATION

A. Under **DEFINITIONS**, the definition of **personal and advertising injury** is amended to add the following tort:

- Discrimination or humiliation that results in injury to the feelings or reputation of a natural person.

B. Under **COVERAGES, Coverage B – Personal and Advertising Injury Liability**, the paragraph entitled **Exclusions** is amended to:

1. delete the Exclusion entitled **Knowing Violation Of Rights Of Another** and replace it with the following:

This insurance does not apply to:

Knowing Violation of Rights of Another

Personal and advertising injury caused by or at the direction of the **Insured** with the knowledge that the act would violate the rights of another and would inflict **personal and advertising injury**. This exclusion shall not apply to discrimination or humiliation that results in injury to the feelings or reputation of a natural person, but only if such discrimination or humiliation is not done intentionally by or at the direction of:

- (a) the **Named Insured**; or
- (b) any **executive officer**, director, stockholder, partner, member or manager (if the **Named Insured** is a limited liability company) of the **Named Insured**.

2. add the following exclusions:

This insurance does not apply to:

Employment Related Discrimination

discrimination or humiliation directly or indirectly related to the employment, prospective employment, past employment or termination of employment of any person by any **Insured**.

Premises Related Discrimination

discrimination or humiliation arising out of the sale, rental, lease or sub-lease or prospective sale, rental, lease or sub-lease of any room, dwelling or premises by or at the direction of any **Insured**.





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General Liability Extension Endorsement

Notwithstanding the above, there is no coverage for fines or penalties levied or imposed by a governmental entity because of discrimination.

The coverage provided by this **PERSONAL AND ADVERTISING INJURY –DISCRIMINATION OR HUMILIATION** Provision does not apply to any person or organization whose status as an **Insured** derives solely from

- Provision 1. **ADDITIONAL INSUREDS** of this endorsement; or
- attachment of an additional insured endorsement to this **Coverage Part**.

16. PERSONAL AND ADVERTISING INJURY - CONTRACTUAL LIABILITY

- A. Under **COVERAGES, Coverage B –Personal and Advertising Injury Liability**, the paragraph entitled **Exclusions** is amended to delete the exclusion entitled **Contractual Liability** and replace it with the following:

This insurance does not apply to:

Contractual Liability

Personal and advertising injury for which the **Insured** has assumed liability in a contract or agreement.

This exclusion does not apply to liability for **damages**:

- (1) that the **Insured** would have in the absence of the contract or agreement; or
- (2) assumed in a contract or agreement that is an **insured contract** provided the offense that caused such **personal or advertising injury** first occurred subsequent to the execution of such **insured contract**. Solely for the purpose of liability assumed in an **insured contract**, reasonable attorney fees and necessary litigation expenses incurred by or for a party other than an **Insured** are deemed to be **damages** because of **personal and advertising injury** provided:
 - (a) liability to such party for, or for the cost of, that party's defense has also been assumed in such **insured contract**; and
 - (b) such attorney fees and litigation expenses are for defense of such party against a civil or alternative dispute resolution proceeding in which covered **damages** are alleged.

- B. Solely for the purpose of the coverage provided by this paragraph, **DEFINITIONS** is amended to delete the definition of **insured contract** in its entirety, and replace it with the following:

Insured contract means that part of a written contract or written agreement pertaining to the **Named Insured's** business under which the **Named Insured** assumes the tort liability of another party to pay for **personal or advertising injury** arising out of the offense of false arrest, detention or imprisonment. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

- C. Solely for the purpose of the coverage provided by this paragraph, the following changes are made to the Section entitled **SUPPLEMENTARY PAYMENTS – COVERAGES A AND B**:

1. Paragraph 2.d. is replaced by the following:
 - d. The allegations in the **suit** and the information the Insurer knows about the offense alleged in such **suit** are such that no conflict appears to exist between the interests of the **Insured** and the interests of the indemnitee;
2. The first unnumbered paragraph beneath Paragraph 2.f.(2)(b) is deleted and replaced by the following:

So long as the above conditions are met, attorneys fees incurred by the Insurer in the defense of that indemnitee, necessary litigation expenses incurred by the Insurer, and necessary litigation expenses incurred by the indemnitee at the Insurer's request will be paid as **defense costs**. Notwithstanding the provisions of Paragraph e.(2) of the Contractual Liability exclusion (as amended by this Endorsement), such payments will



CNA PARAMOUNT

General Liability Extension Endorsement

not be deemed to be **damages** for **personal and advertising injury** and will not reduce the limits of insurance.

- D. This **PERSONAL AND ADVERTISING INJURY - LIMITED CONTRACTUAL LIABILITY** Provision does not apply if **Coverage B –Personal and Advertising Injury Liability** is excluded by another endorsement attached to this **Coverage Part**.

17. PROPERTY DAMAGE – ELEVATORS

- A. Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended such that the **Damage to Your Product** Exclusion and subparagraphs **(3), (4)** and **(6)** of the **Damage to Property** Exclusion do not apply to **property damage** that results from the use of elevators.

- B. Solely for the purpose of the coverage provided by this **PROPERTY DAMAGE – ELEVATORS** Provision, the **Other Insurance** conditions is amended to add the following paragraph:

This insurance is excess over any of the other insurance, whether primary, excess, contingent or on any other basis that is Property insurance covering property of others damaged from the use of elevators.

18. SUPPLEMENTARY PAYMENTS

The section entitled **SUPPLEMENTARY PAYMENTS – COVERAGES A AND B** is amended as follows:

- A. Paragraph **1.b.** is amended to delete the \$250 limit shown for the cost of bail bonds and replace it with a \$5,000. limit; and
- B. Paragraph **1.d.** is amended to delete the limit of \$250 shown for daily loss of earnings and replace it with a \$1,000. limit.

19. UNINTENTIONAL FAILURE TO DISCLOSE HAZARDS

If the **Named Insured** unintentionally fails to disclose all existing hazards at the inception date of the **Named Insured's Coverage Part**, the Insurer will not deny coverage under this **Coverage Part** because of such failure.

20. WAIVER OF SUBROGATION - BLANKET

Under **CONDITIONS**, the **Transfer Of Rights Of Recovery Against Others To Us** Condition is amended to add the following:

The Insurer waives any right of recovery the Insurer may have against any person or organization because of payments the Insurer makes for injury or damage arising out of:

1. the **Named Insured's** ongoing operations; or
2. **your work** included in the **products-completed operations hazard**.

However, this waiver applies only when the **Named Insured** has agreed in writing to waive such rights of recovery in a written contract or written agreement, and only if such contract or agreement:

1. is in effect or becomes effective during the term of this **Coverage Part**; and
2. was executed prior to the **bodily injury, property damage or personal and advertising injury** giving rise to the claim.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2018

CNA000366

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**CNA PARAMOUNT**

**Coverage for Liability for Hazards of Lead
without Sublimit Endorsement - New Jersey**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions**, is amended to add the following to the exclusion entitled **Pollution**:

For premises constructed on or after 1978, or premises constructed prior to 1978 which have been certified, prior to the **policy period**, as being free of existing lead hazards pursuant to standards established by the Department of Community Affairs, this exclusion does not apply to **bodily injury** arising out of lead contamination, or out of the inhalation, ingestion, use, handling or contact with lead paint at or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any **Insured**.

This provision will also apply to any premises constructed prior to 1978 which receives such certification during the **policy period**, but only for **bodily injury** which occurs after such certification.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 4

Effective Date: 12/23/2018

CNA000367



CNA PARAMOUNT

**Blanket Additional Insured - Owners, Lessees or
Contractors - with Products-Completed Operations
Coverage - Limited Liability Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed as follows:

- I. The **WHO IS AN INSURED** section is amended to add as an **Insured** any person or organization whom the **Named Insured** is required by **written contract** to add as an additional insured on this **Coverage Part**; including any such person or organization, if any, specifically set forth on the Schedule attachment to this endorsement. However, such person or organization is an **Insured** only with respect to such person or organization's liability for:
 - A. **bodily injury, property damage, or personal and advertising injury** to the extent caused by:
 1. the **Named Insured's** acts or omissions; or
 2. the acts or omissions of those acting on the **Named Insured's** behalf,
 in the performance of the **Named Insured's** ongoing operations specified in the **written contract**; or
 - B. **bodily injury or property damage** to the extent caused by **your work** specified in the **written contract** and included in the **products-completed operations hazard**, and only if
 1. the **written contract** requires the **Named Insured** to provide the additional insured such coverage; and
 2. this coverage **part** provides such coverage.
- II. Subject always to the terms and conditions of this policy, including the limits of insurance, the Insurer will not provide such additional insured with:
 - A. coverage broader than required by the **written contract**; or
 - B. a higher limit of insurance than required by the **written contract**.
- III. The insurance granted by this endorsement to the additional insured does not apply to **bodily injury, property damage, or personal and advertising injury** arising out of:
 - A. acts or omissions of the additional insured, or of anyone acting on the additional insured's behalf; or
 - B. the rendering of, or the failure to render, any professional architectural, engineering, or surveying services, including:
 1. the preparing, approving, or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; and
 2. supervisory, inspection, architectural or engineering activities; or
 - C. any premises or work for which the additional insured is specifically listed as an additional insured on another endorsement attached to this **coverage part**.
- IV. Notwithstanding anything to the contrary in the section entitled **COMMERCIAL GENERAL LIABILITY CONDITIONS**, the Condition entitled **Other Insurance**, this insurance is excess of all other insurance available to the additional insured whether on a primary, excess, contingent or any other basis. However, if this insurance is required by **written contract** to be primary and non-contributory, this insurance will be primary and non-contributory relative solely to insurance on which the additional insured is a named insured.
- V. Solely with respect to the insurance granted by this endorsement, the section entitled **COMMERCIAL GENERAL LIABILITY CONDITIONS** is amended as follows:

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 5

Effective Date: 12/23/2018

CNA000368

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CNA PARAMOUNT

**Blanket Additional Insured - Owners, Lessees or
Contractors - with Products-Completed Operations
Coverage - Limited Liability Endorsement**

The Condition entitled **Duties In The Event of Occurrence, Offense, Claim or Suit** is amended with the addition of the following:

Any additional insured pursuant to this endorsement will as soon as practicable:

1. give the Insurer written notice of any **claim**, or any **occurrence** or offense which may result in a **claim**;
2. except as provided in Paragraph IV. of this endorsement, agree to make available any other insurance the additional insured has for any loss covered under this **coverage part**;
3. send the Insurer copies of all legal papers received, and otherwise cooperate with the Insurer in the investigation, defense, or settlement of the **claim**; and
4. tender the defense and indemnity of any **claim** to any other insurer or self insurer whose policy or program applies to a loss that the Insurer covers under this **coverage part**. However, if the **written contract** requires this insurance to be primary and non-contributory, this paragraph 4 does not apply to insurance on which the additional insured is a named insured.

The Insurer has no duty to defend or indemnify an additional insured under this endorsement until the Insurer receives written notice of a **claim** from the additional insured.

- VI. Solely with respect to the insurance granted by this endorsement, the section entitled **DEFINITIONS** is amended to add the following definition:

Written contract means a written contract or written agreement that requires the **Named Insured** to make a person or organization an additional insured on this **coverage part**, provided the contract or agreement:

- A. is currently in effect or becomes effective during the term of this policy; and
- B. was executed prior to:
 1. The **bodily injury** or **property damage**; or
 2. The offense that caused the **personal and advertising injury**
 for which the additional insured seeks coverage.

Any coverage granted by this endorsement shall apply solely to the extent permissible by law.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT

Pollution Exclusion Amendatory Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A, Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete paragraph **(2)** of exclusion **f. Pollution**, in its entirety, and replace it with the following:

This insurance does not apply to:

(2) Any loss, cost or expense arising out of any:

- (a)** request, demand, order or statutory or regulatory requirement that any **Insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of, **pollutants**; or
- (b) Claim** by or on behalf of a governmental authority for **damages** because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to or assessing the effects of, **pollutants**.

However, if liability for **damages** because of **property damage** is not excluded by paragraph **(1)** of this exclusion, then neither will paragraph **(2)(a)** above serve to exclude such **damages**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 6

Effective Date: 12/23/2018

CNA000370



CNA PARAMOUNT

Primary and Noncontributory - Other Insurance Condition Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

It is understood and agreed that the condition entitled **Other Insurance** is amended to add the following:

Primary And Noncontributory Insurance

Notwithstanding anything to the contrary, this insurance is primary to and will not seek contribution from any other insurance available to an additional insured under this policy provided that:

- a. the additional insured is a named insured under such other insurance; and
- b. the **Named Insured** has agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to the additional insured.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 7

Effective Date: 12/23/2018

CNA000371

**CNA PARAMOUNT**

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
DeBartolo Construction Services, LLC
FedEx Ground Package System, Inc.
Church 2415 Reality LLC

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728073680



CNA75008XX (10-16)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 8

Effective Date: 12/23/2018

CNA000372

**CNA PARAMOUNT**

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
The J360 Construction Co LLC
Alston Construction Company, Inc
County of Warren Broad of Chosen Freeholders

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728073681



CNA75008XX (10-16)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 9

Effective Date: 12/23/2018

CNA000373



CNA PARAMOUNT

Fungi / Mold / Mildew / Yeast / Microbe Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

It is understood and agreed that the policy is amended as follows:

- I. Under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions**, is amended to add the following exclusion:

This insurance does not apply to:

- A. **bodily injury** arising out of or relating to, in whole or in part, the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or growth or presence of any **fungi** or **microbes** on or within a building or structure, or on or within any contents of a building or structure. This exclusion applies regardless of any other cause or event that contributes concurrently or in any sequence to such injury;
- B. **property damage** arising out of or relating to the actual, alleged or threatened contact with, exposure to, existence of, or growth or presence of any **fungi** or **microbes** on or within a building or structure, or on or within any contents of a building or structure; or
- C. any loss, cost or expense arising out of or relating to the testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating, disposing of, or in any way responding to or assessing the effects of, **fungi** or **microbes**, by any **Insured** or by anyone else. This exclusion applies regardless of any other cause or event that contributes concurrently or in any sequence to such loss, cost or expense.

However, this exclusion does not apply to:

- i. any **fungi** or **microbes** that are, are on, or are contained in, a good or product intended for bodily consumption; or
- ii. **microbes** that were transmitted directly from person to person.

- II. Under **COVERAGES, Coverage B – Personal And Advertising Injury Liability**, the paragraph entitled **Exclusions**, is amended to add the following exclusion:

This insurance does not apply to:

- A. **personal and advertising injury** arising out of or relating to, in whole or in part, the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or growth or presence of any **fungi** or **microbes** on or within a building or structure, or on or within any contents of a building or structure;
- B. any loss, cost or expense arising out of or relating to the testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating, disposing of, or in any way responding to or assessing the effects of, **fungi** or **microbes**, by any **Insured** or by anyone else.

This exclusion applies regardless of any other cause or event that contributes concurrently or in any sequence to such injury or damage, loss, cost or expense.

However, this exclusion does not apply to:

- i. any **fungi** or **microbes** that are, are on, or are contained in, a good or product intended for bodily consumption; or
- ii. **microbes** that were transmitted directly from person to person.

- III. As used herein:

- A. **fungi** means any form of fungus, including but not limited to yeast, mold, mildew, rust, smut or mushroom, and including any spores, mycotoxins, odors, or any other substances, products, or byproducts produced by, released by or arising out of the current or past presence of **fungi**.

CNA74708XX (1-15)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 10

Effective Date: 12/23/2018

CNA000374

30020000760568728073682





CNA PARAMOUNT

Fungi / Mold / Mildew / Yeast / Microbe Exclusion Endorsement

B. microbe means any non-fungal microorganism, or non-fungal, colony-form organism, that causes infection or disease. **Microbe** includes any spores, mycotoxins, odors or any other substances, products or byproducts produced by, released by or arising out of the current or past presence of microbes.

IV. The following Condition is added:

Arbitration

For **property damage**, the determination of what portion of a loss is attributable to **fungi** and **microbes**, and what portion is not, shall be made by the Insurer. If the **Named Insured** disagrees with that determination, the **Named Insured** and by the Insurer agree to submit to binding arbitration according to the Commercial Arbitration Rules of the American Arbitration Association, or according to such other rules as the **Named Insured** and the Insurer agree to. If binding arbitration of insurance disputes is not allowed in the state where the **Named Insured** is incorporated (or, if the **Named Insured** is not a corporation, the state where the **Named Insured** is domiciled), then arbitration shall be non-binding, and shall only proceed if both the **Named Insured** and the Insurer agree to enter into it. The arbitration will be held in the county where the **Named Insured** is headquartered, or at such other location as may be jointly agreed to by the **Named Insured** and the Insurer. Each party will bear its own arbitration costs.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT

Employment-Related Practices Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

This insurance does not apply to:

Bodily injury or personal and advertising injury to:

- (1) a person arising out of any:
 - (a) refusal to employ that person;
 - (b) termination of that person's employment; or
 - (c) employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or malicious prosecution directed at that person; or
- (2) the **spouse**, child, parent, brother or sister of that person as a consequence of **bodily injury** to that person at whom any of the employment-related practices described in Paragraphs (a), (b), or (c) above is directed.

This exclusion applies:

- (1) whether the injury-causing event described in Paragraphs (a), (b) or (c) above occurs before employment, during employment or after employment of that person;
- (2) whether the **Insured** may be liable as an employer or in any other capacity; and
- (3) to any obligation to share **damages** with or repay someone else who must pay **damages** because of the injury.

However, solely with respect to **Coverage A**, this exclusion does not apply to physical injury a person sustains during a job interview while attempting to demonstrate a physical capability or skill required by the job.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728073683

CNA74761XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 11

Effective Date: 12/23/2018

CNA000376

**CNA PARAMOUNT**

Testing or Consulting Errors and Omissions Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

Testing or Consulting Errors and Omissions

bodily injury, property damage or personal and advertising injury arising out of:

1. an error, omission, defect or deficiency in:
 - a. any test performed; or
 - b. an evaluation, a consultation or advice given,
by or on behalf of any **Insured**;
2. the reporting of or reliance upon any such test, evaluation, consultation or advice; or
3. an error, omission, defect or deficiency in experimental data or the **Insured's** interpretation of that data.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728073684



CNA74775XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 12

Effective Date: 12/23/2018

CNA000377



CNA PARAMOUNT

Contractors - Professional Liability Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

This insurance does not apply to **bodily injury, property damage** or **personal and advertising injury** arising out of the rendering of or failure to render **professional services** by the **Named Insured** or on the **Named Insured's** behalf.

As used herein, **professional services** means:

- A. engineering, architectural or surveying services to others in the **Named Insured's** capacity as an engineer, architect or surveyor; or
- B. providing, or hiring independent professionals to provide, engineering, architectural or surveying services in connection with construction work the **Named Insured** performs.

Such **professional services** include:

- 1. preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders, or drawings and specifications; and
- 2. supervisory or inspection activities performed as part of any related architectural or engineering activities.

However, **professional services** do not include services within construction means, methods, techniques, sequences and procedures employed by the **Named Insured** in connection with the **Named Insured's** operations in the **Named Insured's** capacity as a construction contractor.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728073685



CNA74801XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 13

Effective Date: 12/23/2018

CNA000378



CNA PARAMOUNT

Construction Wrap-Up Program Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

This insurance does not apply to **bodily injury, property damage** or **personal and advertising injury** arising out of any current or completed operation performed by the **Named Insured** or on the **Named Insured's** behalf which is or was insured under a **consolidated (wrap-up) insurance program**.

This exclusion applies whether or not the **consolidated (wrap-up) insurance program**:

- A. provides coverage identical to that provided by this **Coverage Part**;
- B. has limits adequate to cover all **claims**; or
- C. remains in effect.

Consolidated (wrap-up) insurance program means a construction, erection or demolition project for which the prime contractor/project manager or owner of the project has secured general liability insurance covering some or all of the contractors or subcontractors involved in the project. **Consolidated (wrap-up) insurance program** includes an Owner Controlled Insurance Program (O.C.I.P.) or a Contractor Controlled Insurance Program (C.C.I.P.).

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728073686



CNA74863XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 14

Effective Date: 12/23/2018

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CNA000379



CNA PARAMOUNT

Exterior Finish System Products/Completed Operations Property Damage Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that:

- I. Under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions**, is amended to add the following exclusion:

This insurance does not apply to:

Property damage included in the **products-completed hazard** arising out of, caused by, or attributable to, whether in whole or in part, an **exterior finish system** or any part thereof, or any substantially similar system or any part thereof, including the application or use of conditioners, primers, accessories, flashings, coatings, caulking or sealants in connection with such system.

- II. The section entitled **DEFINITIONS** is amended to add the following new definition:

Exterior finish system means a synthetic exterior wall cladding system that is intended to be water tight at the outside surface and designed to consist of:

- a. A **backer board** that is attached to any building surface or substrate;
- b. An integrally reinforced base coat on the face of the **backer board**;
- c. A protective finish applied to the surface of the base coat; and
- d. Applicable accessories, flashings, coatings, caulking and sealants

that interact to form an energy efficient wall.

As used herein, **backer board** includes but is not limited to insulation board, foam board, cement board, cementitious backer board, plywood, oriented strand board, any gypsum based board, metal sheet, concrete block or concrete.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728073687

**CNA PARAMOUNT**

Engineers, Architects or Surveyors Professional Liability Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

This insurance does not apply to **bodily injury, property damage or personal and advertising injury** arising out of the rendering of or failure to render any professional services by the **Named Insured** or any engineer, architect or surveyor who is either employed by the **Named Insured** or performing work on the **Named Insured's** behalf in such capacity.

Professional services include:

- A.** the preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; and
- B.** supervisory, inspection, architectural or engineering activities.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728073688



CNA74980XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 16

Effective Date: 12/23/2018

CNA000381



CNA PARAMOUNT

**Exclusion - Access or Disclosure of Confidential
or Personal Information and Data-Related Liability -
with Limited Bodily Injury Exception Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed as follows:

- I. Under COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions**, the exclusion entitled **Electronic Data** is deleted in its entirety and replaced with the following:

This insurance does not apply to:

Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability

Damages arising out of:

- (1) any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information; or.
- (2) the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate **electronic data**.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relation expenses or any other loss, cost or expense incurred by the **Named Insured** or others arising out of that which is described in Paragraph (1) or (2) above.

However, unless Paragraph (1) above applies, this exclusion does not apply to **damages** because of **bodily injury**.

As used herein, **electronic data** means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

- II. Under COVERAGES, Coverage B – Personal And Advertising Injury Liability**, the paragraph entitled **Exclusions** is amended to add the following exclusion:

Access Or Disclosure Of Confidential Or Personal Information

This insurance does not apply to **personal and advertising injury** arising out of any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by the **Named Insured** or others arising out of any access to or disclosure of any person's or organization's confidential or personal information.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA75089XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 17

Effective Date: 12/23/2018

CNA000382

30020000760568728073689



CNA PARAMOUNT

Professional Services

Employee Benefits Liability Coverage Part Declarations

	Policy Number: 6056872807						
1. Named Insured and mailing address	Name: SESI CONSULTING ENGINEERS Address: 12A MAPLE AVE PINE BROOK, NJ 07058-9837						
2. Type of Organization	Corporation						
3. Limits of Insurance, Deductible	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">Each Employee Limit</td> <td style="text-align: right; border-bottom: 1px solid black;">\$1,000,000</td> </tr> <tr> <td>Employee Benefits Liability – all claims in the aggregate limit</td> <td style="text-align: right; border-bottom: 1px solid black;">\$1,000,000</td> </tr> <tr> <td>Deductible – Each Employee</td> <td style="text-align: right; border-bottom: 1px solid black;">\$1,000</td> </tr> </table>	Each Employee Limit	\$1,000,000	Employee Benefits Liability – all claims in the aggregate limit	\$1,000,000	Deductible – Each Employee	\$1,000
Each Employee Limit	\$1,000,000						
Employee Benefits Liability – all claims in the aggregate limit	\$1,000,000						
Deductible – Each Employee	\$1,000						
4. Premium, Surcharges Taxes and Fees at Issuance	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%; text-align: right;">Total Premium for this Coverage Part</td> <td style="text-align: right; border-bottom: 1px solid black;">██████████</td> </tr> <tr> <td style="text-align: right;">New Jersey PLIGA Surcharge</td> <td style="text-align: right; border-bottom: 1px solid black;">██████████</td> </tr> <tr> <td style="text-align: right;">Total Premium, Surcharges Taxes and Fees for this Coverage Part</td> <td style="text-align: right; border-bottom: 1px solid black;">██████████</td> </tr> </table>	Total Premium for this Coverage Part	██████████	New Jersey PLIGA Surcharge	██████████	Total Premium, Surcharges Taxes and Fees for this Coverage Part	██████████
Total Premium for this Coverage Part	██████████						
New Jersey PLIGA Surcharge	██████████						
Total Premium, Surcharges Taxes and Fees for this Coverage Part	██████████						
	Your Premium includes the following amount for Certified Acts of Terrorism ██████████						
5. Audit Period:	Annual						



**CNA PARAMOUNT**

Additional Declarations – Employee Benefits Liability Schedule of Locations and Coverages

Policy Number: 6056872807

Location Level
Location Number
1
Location Address:

12A MAPLE AVE

PINE BROOK, NJ 07058

Coverage/Hazard Description	Exposure	Premium Basis	Rate	Estimated Premium
Employee Benefits Liability	1	Each Employee	Incl	
Location Sub-Total				





CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

I. COVERAGE

The Insurer will pay those sums up to the applicable limit of insurance that the **Insured** becomes legally obligated to pay as **damages** as a result of a covered **claim** for an act, error or omission negligently committed in the **administration** of the **Named Insured's employee benefit program** provided that such act, error or omission:

- A. takes place in the **coverage territory**;
- B. was committed during the **policy period**; and
- C. prior to the effective date of the **policy period**:
 - 1. no **authorized insured** knew or should have known of a **claim** or **circumstance**;
 - 2. no **Insured** had given notice to a prior insurer of any **related claim**.

The Insurer will pay all **defense costs** in connection with a covered **claim**. Such **defense costs** are in addition to the limits of insurance.

II. DUTY TO DEFEND

The Insurer has the right and duty to defend in the **Insured's** name and on the **Insured's** behalf any covered **suit** even if any of the allegations of such **suit** are groundless, false or fraudulent. The Insurer shall have the right to appoint counsel and to make such investigation and settlement of a **claim** as is deemed necessary by the Insurer. If a **claim** is subject to an arbitration proceeding or mediation proceeding, the Insurer shall be entitled to exercise all of the **Insured's** rights in the choice of arbitrators or mediators and in the conduct of an arbitration proceeding or mediation proceeding involving such **claim**.

The Insurer is not obligated to investigate, defend, pay or settle, or continue to investigate, defend, pay or settle a **claim** after the applicable limit of the Insurer's liability has been exhausted by payment of **damages**.

III. EXCLUSIONS

This insurance does not apply to:

- A. **Bodily Injury, Property Damage, or Personal and Advertising Injury**
any **bodily injury, property damage** or **personal and advertising injury**.
- B. **Dishonest, Fraudulent, Criminal or Malicious Act Damages**
any intentional, dishonest, fraudulent, criminal or malicious act, error or omission, committed by any **insured**, including the willful or reckless violation of any statute.
- C. **Employment-Related Practices**
any wrongful termination of employment, discrimination, or other employment-related practices.
- D. **ERISA/Internal Revenue Code**
any act, error or omission in the **Insured's** capacity as a fiduciary under:
 - 1. the Employee Retirement Income Security Act of 1974, as now or hereafter amended, or by any similar federal, state or local laws; or
 - 2. the Internal Revenue Code of 1986 as now or hereafter amended.
- E. **Failure to Perform a Contract**
any **failure** of performance of contract by any insurer.
- F. **Inadequacy of Performance of Investment/Advice Given with Respect to Participation**
any:
 - 1. failure of any investment to perform;





CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

2. errors in providing information on past performance of investment vehicles; or
3. advice given to any person with respect to that person's decision to participate or not to participate in any plan included in the **employee benefit program**.

G. Insufficiency of Funds

any insufficiency of funds to meet any obligations under any plan included in the **employee benefit program**.

H. Workers' Compensation and Similar Laws

any failure to comply with the mandatory provisions of any workers' compensation, unemployment compensation insurance, social security or disability benefits law or any similar law.

IV. LIMITS OF INSURANCE AND DEDUCTIBLE

A. Limits of Insurance

1. Related Claims

All **related claims**, whenever made, shall be considered a single **claim** first made during the **policy period** in which the earliest **claim** was first made.

2. Limit of insurance – each employee

Subject to paragraph 2. below, the Insurer's limit of insurance for **damages** for all covered **claims** made by or behalf of any one **employee** including such **employee's** dependents or beneficiaries, shall not exceed the amount stated in the **Coverage Part** Declarations as "Employee Benefits Liability - each **employee**".

3. Limit of insurance - all claims in the aggregate

The Insurer's limit of insurance for **damages** for all covered **claims** shall not exceed the amount stated in the **Coverage Part** Declarations as "Employee Benefits Liability – all **claims** in the aggregate", regardless of the number of **employees**.

4. Multiple insureds, claims, and claimants

The limits of insurance shown in the **Coverage Part** Declarations and subject to the provisions of this policy, is the most the Insurer will pay as **damages** regardless of the number of **Insureds, claims** made or reported, persons or entities making **claims**, acts, errors or omission which result in **damages** or **defense costs; employee benefit plans**.

B. Deductible

1. The Insurer's obligation to pay **damages** on behalf of the **Insured** applies only to the amount of **damages** in excess of the deductible amount stated on the **Coverage Part** Declarations as applicable to each **employee** including such **employee's** dependents or beneficiaries. The limits of insurance shall not be reduced by the amount of this deductible.
2. The deductible amount stated on the **Coverage Part** Declarations applies to all **damages** sustained by any one **employee** including such **employee's** dependents and beneficiaries, because of all acts, errors or omissions to which this insurance applies.
3. The Insurer may pay any part or all of the deductible amount to effect settlement of any **claim** and, upon notification of the action taken, the **Insured** shall promptly reimburse the Insurer for such part of the deductible amount as the Insurer has paid.

The Limits of Insurance of this **coverage part** apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the **policy period** shown in the Policy Declarations, unless the **policy period** is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.



CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

V. CONDITIONS

Assistance and Cooperation

If there is a **claim** the **Insured** must:

- A. forward to the Insurer or its designee, copies of the papers and documents, if any, which inform the **Insured** of a **claim**, including all notices, summonses or other processes regarding legal proceedings;
- B. fully cooperate with the Insurer or its designee in all investigations, the making of settlements, the conduct of **suits** or other proceedings, enforcing any right of contribution or indemnity against another who may be liable to the **Insured** because of the **claim**. The **Insured** shall attend hearings and trials, assist in securing and giving evidence, and obtaining the attendance of witnesses.

Concealment, Misrepresentation and Fraud

No concealment, misrepresentation or fraud shall avoid or defeat recovery under this **coverage part** unless such concealment, misrepresentation or fraud was material. Concealment, misrepresentation or fraud in the procurement of this **coverage part** which if known by the Insurer would have led to refusal by the Insurer to make this contract or provide coverage, or to make this contract or provide coverage on different terms or conditions, will be deemed material.

Estates, Legal Representatives and Spouses

The estates, heirs, legal representatives and **spouse** of any natural person **Insured** shall also be insured under this **coverage part**; provided, however, coverage is afforded to such estates, heirs, legal representatives, and **spouse** only for **claims** arising solely out of their capacity or status as such and, in the case of a **spouse**, where such **claim** seeks **damages** from marital community property, jointly held property or property transferred from such natural person **Insured** to such **spouse**. No coverage is provided for any act, error or omission of an estate, heir, legal representative, or **spouse** outside the scope of such person's capacity or status as such.

Notice of Claims and Circumstances**A. Notice of Circumstances**

The **Insured** must see to it that the Insurer is notified promptly of any **circumstance**. To the extent possible, notice should include:

- 1. how, when and where the act, error or omission took place;
- 2. the names and addresses of any injured persons or organizations and witnesses; and
- 3. the nature and location of any injury or damage arising out of the **occurrence** or offense.

B. Notice of Claims

If a **claim** is made against any **Insured**, the **Insured** must:

- 1. immediately record the specifics of the **claim** and the date received; and
- 2. notify the Insurer in writing as soon as possible.

C. The Insured must:

- 1. immediately send the Insurer copies of any demands, notices, summonses or legal papers received in connection with the **claim**;
- 2. authorize the Insurer to obtain records and other information.

- D. no **Insureds** will, except at their own cost, voluntarily make a payment, assume any obligation, or incur any expense without the Insurer's consent.

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CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

Other Insurance

If other valid and collectible insurance is available to the **Insured** for loss insured under this **coverage part**, the Insurer's obligations are limited as follows:

A. Primary Insurance

This insurance is primary. The Insurer's obligations are not affected unless any of the other insurance is also primary. Then, the Insurer will share with all that other insurance by the method described in Paragraph **b.** below.

B. Method of Sharing

If all of the other insurance permits contribution by equal shares, the Insurer will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, the Insurer will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

Premium Audit

- A. The Insurer will compute all premiums for this **coverage part** in accordance with the Insurer rules and rates.
- B. Premium shown in this **coverage part** as advance premium is a deposit premium only. At the close of each audit period the Insurer will compute the earned premium for that period and send notice to the **First Named Insured**. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the policy term is greater than the earned premium, the Insurer will return the excess to the **First Named Insured**.
- C. The **First Named Insured** must keep records of the information the Insurer need for premium computation, and send the Insurer copies at such times as the Insurer may request.

Separation of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this policy to the **First Named Insured**, this insurance applies:

- A. as if each **Named Insured** were the only **Named Insured**; and
- B. separately to each **Insured** against whom a **claim** is made.

Transfer of Rights of Recovery

If any **Insured** for whom payment is made by the Insurer under this policy has rights to recover amounts from another, those rights are transferred to the Insurer to the extent of its payment. The **Insured** must do everything necessary after loss to secure the Insurer's rights and must do nothing to prejudice such rights.

VI. DEFINITIONS

Administration means:

- A. providing information to **employees**, including their dependents and beneficiaries, with respect to eligibility for or scope of **employee benefit programs**;
- B. handling records in connection with the **employee benefit program**; or
- C. effecting, continuing or terminating any **employee's** participation in any benefit included in the **employee benefit program**.

However, **administration** does not include handling payroll deductions.



CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

Advertisement means a notice that is broadcast or published to the general public or specific market segments about the **Named Insured's** goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:

- A. notices that are published include material placed on the Internet or on similar electronic means of communication; and
- B. regarding web-sites, only that part of a web-site that is about the **Named Insured's** goods, products or services for the purposes of attracting customers or supporters is considered an **advertisement**.

Authorized Insured means any **executive officer**, member of the **Named Insured's** human resources, risk management or in-house general counsel's office, or any **employee** authorized by the **Named Insured** to give or receive notice of a **claim**.

Bodily injury means physical injury, sickness or disease sustained by a person, including death, humiliation, shock, mental anguish or mental injury by that person at any time which results as a consequence of the bodily injury, sickness or disease.

Cafeteria plans means plans authorized by applicable law to allow **employees** to elect to pay for certain benefits with pre-tax dollars.

Claim means:

- A. **suit**; or
- B. a written or oral demand for **damages**

alleging negligent acts, errors or omissions committed in the **administration** of the **Named Insured's employee benefit plans**.

Circumstance means an act, error or omission reported during the **policy period** from which an **executive officer** reasonably expects that a **claim** could be made.

Coverage part means only those **coverage parts** designated as included in the **Schedule of Forms and Endorsements**.

Coverage territory means:

- A. the United States of America (including its territories and possessions), Puerto Rico and Canada;
- B. international waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in Paragraph **A.** above.

Damages means the amount an **Insured** is legally obligated to pay, either through:

- A. final adjudication of a covered **claim**; or
- B. through compromise or settlement of a covered **claim** with the Insurer's written consent or direction.

In addition, **damages** includes the above mentioned sums only after deducting all other recoveries and salvages.

However, **damages** does not include with respect to any **claim**:

1. restitution, return or disgorgement of fees, costs and expenses paid or incurred or charged by an **Insured**, no matter whether claimed as restitution of specific funds, forfeiture, financial loss, set-off or otherwise, and injuries that are a consequence of any of the foregoing;
2. civil or criminal fines, sanctions, penalties forfeitures, or taxes whether pursuant to statute, regulation or court rule, including those imposed under the Internal Revenue Code;
3. the multiplied portion of multiplied awards imposed pursuant to any statute or regulation requiring such awards;
4. injunctive or declaratory relief;





CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

5. any amount that is not insurable under any applicable law; or
6. plaintiff's attorney fees associated with any of the above;
7. any amounts for benefits to the extent that such benefits are available, with reasonable effort and cooperation of the **Insured**, from the applicable funds accrued or other collectible insurance; or
8. any amounts that exceed the limits and restrictions that apply to the payment of benefits in any plan included in the **employee benefit program**.

Defense costs mean:

- A. reasonable and necessary fees, costs, and expenses incurred by the **Insurer** or consented to by the **Insurer** and incurred by the **Named Insured** in the defense or appeal of a covered **suit** or in the investigation of any covered **claim**, and includes premium for appeal bonds arising out of a covered judgment, attachment bonds or similar bonds, but only for bond amounts up to the applicable limit of insurance.
- B. prejudgment interest awarded against an **Insured** on that part of a judgment covered by this **coverage part**. If the Insurer makes an offer to pay the applicable limit of insurance, the Insurer will not pay any prejudgment interest based on that period of time after the offer.
- C. post judgment interest which accrues after entry of judgment, but before the Insurer has paid or offered to pay, or deposited in court that part of the judgment which is within the applicable limit of insurance of this **coverage part**. The amount of interest the Insurer pays will be in direct proportion to the amount of **damages** the Insurer pays in relation to the total amount of the judgment.
- D. all reasonable expenses incurred by a natural person **Insured** at the Insurer's request to assist the Insurer in the investigation or defense of the **claim**. This includes such **Insured's** actual loss of earnings up to \$1000.00 per day, because of time off from work;
- E. all court costs taxed against the **Insured** in the **suit**. However, these payments do not include attorneys' fees or attorneys' expenses taxed against the **Insured**.

Payment of **defense costs** will not reduce the limit of insurance.

Employee means a person actively employed, formerly employed, on leave of absence or disabled, or retired. **Employee** includes a **leased worker**. **Employee** does not include a **temporary worker**.

Employee benefit program means a program providing some or all of the following benefits to the **employees** whether provided through a **cafeteria plan** or otherwise:

- A. group life insurance, group accident or health insurance, dental, vision and hearing plans, and flexible spending accounts, provided that no one other than an **employee** may subscribe to such benefits and such benefits are made generally available to those **employees** who satisfy the plan's eligibility requirements;
- B. profit sharing plans, **employee** savings plans, **employee** stock ownership plans, pension plans and stock subscription plans, provided that no one other than an **employee** may subscribe to such benefits and such benefits are made generally available to all **employees** who are eligible under the plan for such benefits;
- C. unemployment insurance, social security benefits, workers' compensation and disability benefits; or
- D. vacation plans, including buy and sell programs; leave of absence programs, including military, maternity, family, and civil leave; tuition assistance plans; transportation and health club subsidies.

Executive Officer means any natural person holding any of the following positions created by the **Named Insured's** charter, constitution, bylaws or any other similar governing document:

- A. director, officer, trustee or governor of a corporation;
- B. management committee member of a joint venture;
- C. partner of a partnership;



CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

- D. manager of a limited liability company;
- E. trustee of a trust.

An **executive officer** is not an **employee**.

First Named Insured means the person or organization first listed as a **Named Insured** in the Declarations.

Insured means any **Named Insured** and

- A. any natural person who was, is or becomes:
 - 1. the **Named Insured's executive officers**, but only for the **administration** of the **Named Insured's employee benefit program**; or
 - 2. the **Named Insured's** stockholders, but only with respect to their liability as stockholders.
 - 3. the **Named Insured's employees** authorized to administer its **employee benefit program**; or
 - 4. any natural person (including any **employee**), or any organization having proper temporary authorization to administer the **Named Insured's employee benefit program**, but only until an authorized legal representative is appointed on behalf of the **Named Insured**.
- B. any organization the **Named Insured** newly acquires or forms, other than a partnership or joint venture, and over which the **Named Insured** maintains ownership or majority interest, if there is no other similar insurance available to that organization. However:
 - 1. coverage under this provision is afforded only until the 90th day after the **Named Insured** acquires or forms the organization or the end of the **policy period**, whichever is earlier; and
 - 2. coverage does not apply to acts, errors or omissions that occurred before the **Named Insured** acquired or formed the organization.

No person or organization is an **insured** with respect to the conduct of any current or past partnership or joint venture that is not shown as a **Named Insured** in the Declarations.

In addition to the above, the estates, heirs, legal representatives or **spouses** of any of the **Named Insured's executive officers** or **employees** qualifying as an **Insured** are also insured pursuant to the condition entitled **Estates, Legal Representatives And Spouses**.

Leased worker means a natural person leased to the **Named Insured** by a labor leasing firm under an agreement between the **Named Insured** and the labor leasing firm, to perform duties related to the conduct of the **Named Insured's** business. **Leased worker** does not include a **temporary worker**.

Named Insured means the person or organization shown in the Declarations, and any other person or organization qualifying as a **Named Insured** under this **coverage part**.

Occurrence means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

Personal and advertising injury means injury, including consequential **bodily injury**, arising out of one or more of the following offenses:

- A. false arrest, detention or imprisonment;
- B. malicious prosecution;
- C. wrongful eviction from, wrongful entry into, or the invasion of the right of private occupancy of a room, dwelling or premises that a natural person occupies committed by or on behalf of its owner, landlord or lessor;
- D. oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
- E. oral or written publication, in any manner, of material that violates a natural person's right of privacy;





CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

- F. the use of another's advertising idea in the **Named Insured's advertisement**; or
- G. infringing upon another's copyright or slogan in the **Named Insured's advertisement**.

Policy period means the period of time from the effective date and time of this Policy to the date and time of termination as shown in the Policy **Declarations**, or its earlier cancellation date.

Property damage means physical injury to:

- A. tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- B. loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the **occurrence** that caused it.

Related claims means all **claims** arising out of a single act, error or omission or arising out of **related acts, errors or omissions** negligently committed in the **administration** of the **Insured Entity's employee benefits program**.

Spouse means any husband or wife or any person qualifying as a domestic partner under any federal, state or local laws or under the **Named Insured's** employee benefit plans or **employee benefits program**.

Suit means a civil proceeding in which **damages** to which this insurance applies are alleged. **Suit** includes:

- A. an arbitration proceeding in which such **damages** are claimed and to which the **Insured** must submit or does submit with the Insurer's consent; or
- B. any other alternative dispute resolution proceeding in which such **damages** are claimed and to which the **Insured** submits with the Insurer's consent.

Temporary worker means a worker who is furnished to the **Named Insured** to substitute for a permanent **employee** on leave or to meet seasonal or short-term workload conditions.

Volunteer worker means a natural person who is not the **Named Insured's employee**, and who donates his or her work and acts at the direction of and within the scope of duties determined by the **Named Insured**, and is not paid a fee, salary or other compensation by the **Named Insured** or anyone else for their work performed for the **Named Insured**.



CNA PARAMOUNT

**Employee Benefits Liability- Amended
Definition of Executive Officer Endorsement**

This endorsement modifies insurance provided under the following:

EMPLOYEE BENEFITS LIABILITY COVERAGE PART

It is understood and agreed that under **DEFINITIONS**, the definition of **Executive Officer** is deleted and replaced by the following:

Executive Officer means any natural person holding any of the following positions created by the **Named Insured's** charter, constitution, bylaws or any other similar governing document:

- A.** director, officer, trustee or governor of a corporation.
- B.** management committee member of a joint venture;
- C.** partner of a partnership;
- D.** manager of a limited liability company; or
- E.** trustee of a trust.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 18

Effective Date: 12/23/2018

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**CNA PARAMOUNT**

Amendment to Policy Declarations – Named Insured Endorsement

It is understood and agreed as follows:

The **Policy Declarations** is amended as follows:

A. Addition of Named Insureds:

The following are added as **Named Insureds**:

Name and Address of Named Insured
SESI CONSULTING ENGINEERS
SESI CONSULTING ENGINEERS D. P. C.
SOILS ENGINEERING SERVICES, INC T/A SESI CONSULTING ENGINEERS
SOILS ENGINEERING SERVICES, INC
12A MAPLE AVE
PINE BROOK, NJ 07058-9837

B. Deletion of Named Insured:

The following are deleted as **Named Insureds**:

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****COORDINATION OF DEDUCTIBLES**

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART

The following is added to the **DEDUCTIBLE** provisions applicable to the Commercial Inland Marine and the Commercial Property Coverage Parts:

If covered losses resulting from the same occurrence are paid under the Commercial Property and the Commercial Inland Marine coverage parts, the total of the deductible amounts from this occurrence will not exceed the highest total deductible amounts applicable under a single coverage part.

Example 1:

The total deductible applicable for a covered loss occurring under the Commercial Property Coverage Part is \$2,500. The total deductible incurred under the Commercial Inland Marine Coverage Part from the same occurrence of loss is \$1,000 for a total deductible of \$3,500. However, since the highest of the deductibles incurred between these two coverage parts is \$2,500, the deductible for this occurrence of loss will be \$2,500.

Example 2:

A covered loss under the Commercial Property Coverage Part impacts 4 different locations on the policy, two with a \$500 deductible and two with a \$1,000 deductible. In this case, the deductibles apply by location so the total deductible applicable under the Commercial Property Coverage from this occurrence is \$3,000. The same occurrence of loss also impacts two different coverages under the Commercial Inland Marine Coverage Part, one coverage with a \$2,500 deductible and the other with a \$1,000 deductible for a total deductible of \$3,500, bringing the total deductible for both coverage parts from this occurrence up to \$6,500. However, since the highest of the deductibles between these two coverage parts is \$3,500, the deductible incurred for this occurrence of loss will be \$3,500.

This endorsement does not otherwise change or amend the methods used in determining or calculating the deductible amounts, as described in the terms and conditions applicable under each coverage part.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ECONOMIC AND TRADE SANCTIONS CONDITION

The following condition is added to the COMMON POLICY CONDITIONS:

ECONOMIC AND TRADE SANCTIONS CONDITION

In accordance with laws and regulations of the United States concerning economic and trade embargoes, this policy is void *ab initio* (void from its inception) with respect to any term or condition of this policy that violates any laws or regulations of the United States concerning economic and trade embargoes including, but not limited to the following:

1. Any insured, or any person or entity claiming the benefits of an insured, who is or becomes a Specially Designated National or Blocked Person or who is otherwise subject to U.S. economic or trade sanctions;
2. Any claim or "suit" that is brought in a Sanctioned Country or by a Sanctioned Country Government, where any action in connection with such claim or suit is prohibited by U.S. economic or trade sanctions;
3. Any claim or "suit" that is brought by any Specially Designated National or Blocked Person or any person

or entity who is otherwise subject to U.S. economic or trade sanctions;

4. Property that is located in a Sanctioned Country or that is owned by, rented to or in the care, custody or control of a Sanctioned Country Government, where any activities related to such property are prohibited by U.S. economic or trade sanctions; or
5. Property that is owned by, rented to or in the care, custody or control of a Specially Designated National or Blocked Person, or any person or entity who is otherwise subject to U.S. economic or trade sanctions.

As used in this endorsement a Specially Designated National or Blocked Person is any person or entity that is on the list of Specially Designated Nationals and Blocked Persons issued by the U.S. Treasury Department's Office of Foreign Asset Control (O.F.A.C.) as it may be from time to time amended.

As used in this endorsement a Sanctioned Country is any country that is the subject of trade or economic embargoes imposed by the laws or regulations of the United States of America.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NEW JERSEY CHANGES

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
STANDARD PROPERTY POLICY

A. The following exclusion and related provisions are added:

1. We will not pay for loss or damage arising out of any act committed:
 - a. By or at the direction of any insured; and
 - b. With the intent to cause a loss.
2. However, this exclusion will not apply to deny payment to a co-insured who did not cooperate in or contribute to the creation of the loss if the loss arose out of domestic violence.
3. If we pay a claim pursuant to Paragraph **A.2.**, our payment to the insured is limited to that insured's insurable interest in the property. In no event will we pay more than the Limit of Insurance.

To the extent that the Concealment, Misrepresentation Or Fraud Condition conflicts with the provisions of Paragraph **A.2.** above, the provisions of **A.2.** will apply.

B. The following is added to the **Transfer Of Rights Of Recovery Against Others To Us** Condition:

If we pay a co-insured for loss arising out of an act of domestic violence by another insured, the rights of the co-insured, who did not cooperate in or contribute to the creation of the loss, to recover damages from the perpetrator of domestic violence are transferred to us to the extent of our payment. Following the loss, the co-insured who did not cooperate in or contribute to the loss may not waive such rights to recover against the perpetrator of domestic violence.

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CNA PARAMOUNT

Broad Named Insured Endorsement

This endorsement modifies insurance provided under the following:

EMPLOYEE BENEFITS LIABILITY COVERAGE PART
STOP GAP LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART

It is understood and agreed as follows:

- I. The **WHO IS AN INSURED** Section is amended to delete its Paragraph 3. in its entirety and replace it with the following:
 3. Pursuant to the limitations described in Paragraph IV. below, any organization in which a **Named Insured** has **management control**:
 - a. on the effective date of this **Coverage Part**; or
 - b. by reason of a **Named Insured** creating or acquiring the organization during the **policy period**,
qualifies as a **Named Insured**, provided that there is there is no other similar liability insurance, whether primary, contributory, excess, contingent or otherwise, which provides coverage to such organization, or which would have provided coverage but for the exhaustion of its limit, and without regard to whether its coverage is broader or narrower than that provided by this insurance.

However, this **BROAD NAMED INSURED** provision does not apply to:

 - (a) any partnership, limited liability company or joint venture; or
 - (b) any organization for which coverage is excluded by another endorsement attached to this **Coverage Part**.
- II. Solely with respect to organizations which qualify as **Named Insureds** by virtue of this Endorsement, this insurance does not apply to:
 - a. **bodily injury** or **property damage** that first occurred prior to the date of **management control**, or that first occurs after **management control** ceases; nor
 - b. **personal or advertising injury** caused by an offense that first occurred prior to the date of **management control** or that first occurs after **management control** ceases.
- III. The insurance provided by this **Coverage Part** applies to **Named Insureds** when trading under their own names or under such other trading names or doing-business-as names as any **Named Insured** should choose to employ.
- IV. For the purposes of this endorsement, a new definition is added as follows:

Management control means:

 - A. owning interests representing more than 50% of the voting, appointment or designation power for the selection of a majority of: the Board of Directors of a corporation; or
 - B. having the right, pursuant to a written trust agreement, to protect, control the use of, encumber or transfer or sell property held by a trust.
- V. If the **coverage part** to which this endorsement applies is part of a package policy that also contains a Commercial General Liability Coverage Part (CGL) that has been endorsed:
 - A. with a Broad Named Insured provision, then the CGL's Broad Named Insured provision's terms hereby replace this endorsement's terms, including any terms applicable to management control, limited liability companies or joint ventures; or
 - B. to exclude from coverage an organization that otherwise would qualify as a Named Insured under this (Broad Named Insured) endorsement, then such an organization is also excluded from the coverage provided by this **coverage part**.

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CNA PARAMOUNT

Broad Named Insured Endorsement

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT
Bridge Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART

It is understood and agreed as follows:

- I. The **Common Terms and Conditions** are amended to delete the sections entitled "Bankruptcy" and "No Suit Against Insurer" as the conditions section of the **Coverage Part** has more specific conditions of its own.
- II. The conditions section is amended to delete the condition entitled **When We Do Not Renew**. Please refer instead to Condition **III. CANCELLATION/NONRENEWAL** of the **Common Terms and Conditions**.
- III. The **DEFINITIONS** section is amended to add the following new definitions:

Claim means:

- A. a **suit**; or
- B. a written or oral demand for **damages** alleging injury to which this insurance applies.

Coverage part means only those coverage parts designated as included in the **Schedule of Forms and Endorsements**.

Damages means the amount an **Insured** is legally obligated to pay, either through:

- A. final adjudication of a covered **claim**; or
- B. through compromise or settlement of a covered **claim** with the Insurer's written consent or direction.

Defense costs means those amounts set forth under the **SUPPLEMENTARY PAYMENTS** section of any applicable coverage part.

First Named Insured means the person or organization first listed as a **Named Insured** in the Declarations.

Insured means those persons or organizations as set forth in the section entitled **Who is an Insured**.

Named Insured means the persons or organizations named as such in the Declarations and any other person or organization qualifying as a named insured under this policy.

Policy period means the period of time from the effective date and time of this Policy to the date and time of termination as shown in the Policy Declarations, or its earlier cancellation date.

Spouse means any husband or wife or any person qualifying as a domestic partner under any applicable federal, state or local laws or under the **Named Insured's** employee benefit plans.

- IV. Where the phrase "claim or **suit**" appears, it is deleted and replaced with the defined term **claim**.
- V. Any reference to "the Insurer" in this Policy refers to the company providing this insurance.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT****Cancellation / Non-Renewal – New Jersey**

Wherever used in this endorsement: 1) Insurer means "we", "us", "our" or the "Company" as those terms may be defined in the policy; and 2) Named Insured means the first person or entity named on the declarations page; and 3) "Insureds" means all persons or entities afforded coverage under the policy.

Any cancellation, non-renewal or termination provisions in the policy are deleted in their entirety and replaced with the following:

CANCELLATION AND NON-RENEWAL**A. CANCELLATION**

1. The first Named Insured may cancel the policy at any time. To do so, the Named Insured must return the policy to the Insurer or any of its authorized representatives, indicating the effective date of cancellation; or provide a written notice to the Insurer, stating when the cancellation is to be effective.
2. The Insurer may cancel the policy at any time and for any reason within the first sixty (60) days. The Insurer will mail or deliver written notice of cancellation at least ten (10) days prior to the effective of such cancellation if cancellation is for nonpayment or existence of a moral hazard as defined by NJAC 11:1-20.2(f) and thirty (30) days if for any other reason.
3. If the policy has been in effect for sixty (60) days or more, it may be canceled only for one of the following reasons:
 - a. May be canceled for any underwriting reason set forth in our underwriting guidelines which were in effect at the policy inception. The underwriting guidelines must not be arbitrary, capricious or unfairly discriminatory.
 - b. The following text sets forth certain approved reasons for midterm cancellations as approved guidelines. While an Insurer may issue other guidelines, it appears that an Insurer should limit its guidelines for midterm cancellation to those the Department has approved to avoid the possibility that the Department might rescind a cancellation.
 - c. All underwriting reasons or guidelines utilized by the Insurer to cancel or non-renew the policy will be maintained by Insurer in writing and will be available to the Named insured or the Named Insured's lawful representatives upon written request.
 - d. Only those guidelines which are in effect at the inception of the original policy or any renewal thereof, as applicable, may be utilized to cancel during the policy period.
 - e. The following guidelines are approved for use:
 - (1) Non-payment of premium;
 - (2) Moral hazard, which is defined as:
 - (a) The risk, danger or probability that the insured will destroy, or permit to be destroyed, the insured property for the purpose of collecting the insurance proceeds. Any change in the circumstances of an insured that will increase the probability of such a destruction may be considered a "moral hazard;" and
 - (b) The substantial risk, danger or probability that the character, circumstances or personal habits of the insured may increase the possibility of loss or liability which we will be held responsible. Any change in the character or

CNA62814NJ (9-12)

Page 1 of 3

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 22

Effective Date: 12/23/2018



**CNA PARAMOUNT****Cancellation / Non-Renewal – New Jersey**

circumstances of an individual, corporate, partnership or other insured that will increase probability of such a loss or liability may be considered a "moral hazard."

- (3) Material misrepresentation or non-disclosure of material fact.
- (4) Increased hazard or material change in the risk by the parties at inception of coverage.
- (5) Substantial breaches of policy provisions that materially affect the nature and/or insurability of the risk.
- (6) Lack of cooperation on loss control matters which materially affect insurability.
- (7) Fraudulent acts which materially affects the risk.
- (8) Loss of or reduction in available insurance capacity. This is an acceptable reason for cancellation only if the following exists:
 - (i) an insurance department has declared insured to be financially impaired.
 - (ii) substantial reductions in reinsurance or other changes which prohibit us from providing coverage at the same limits and terms as the existing policy; or
 - (iii) an insurance department has issued an order indicating impaired financial condition of the reinsurer which may adversely affect the reinsurer's ability to meet its obligations.
- (9) Failure of the Insured to comply with any federal, state or local fire, health, safety, building or construction regulation, law or ordinance which substantially increases any hazard insured against. The Insured has sixty (60) days to correct.
- (10) Failure by the Insured to provide reasonable and necessary underwriting information to us upon written request and a reasonable time to respond.
- (11) Agency termination, provided:
 - (i) It is documented that replacement coverage at comparable rates and terms has been provided to the Insured, and the Insured has been informed, in writing of his or her right to continue coverage; or
 - (ii) the Insured has agreed in writing to the cancellation based upon the termination of the agent.

The Insurer will mail notice of cancellation to the Named Insured not more than one hundred and twenty (120) days nor less than sixty (60) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, notice of cancellation will be mailed at least ten (10) days prior to the effective date of such cancellation.

- 4. All notices of cancellation will state the reason for cancellation.
- 5. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
- 6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. PREMIUM REFUND

If this policy is cancelled, the Insurer will send the Named Insured any premium refund due. If the Insurer cancels the refund will be pro rata. If the Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if the Insurer has not made or offered a refund.

CNA62814NJ (9-12)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 22

Effective Date: 12/23/2018

**CNA PARAMOUNT****Cancellation / Non-Renewal – New Jersey****C. NON-RENEWAL**

1. The Insurer can non-renew the policy by mailing or delivering written notice to the Named Insured, at the last mailing address known to the Insurer, not more than one hundred and twenty (120) days nor less than sixty (60) days prior to the effective date of non-renewal. The notice will be sent by certified mail or by first class mail, if a date stamped proof of mailing has been obtained from the post office.
2. Like notice of non-renewal will state the actual reason for non-renewal.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA62814NJ (9-12)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 22

Effective Date: 12/23/2018

**CNA PARAMOUNT****Amendatory Endorsement – New Jersey**

It is understood and agreed as follows:

- I. The **CONCEALMENT, MISREPRESENTATION AND FRAUD** condition of the **First Party Terms and Conditions** is deleted and replaced with the following:

CONCEALMENT, MISREPRESENTATION AND FRAUD

This entire policy shall be canceled if, whether before or after a loss, the **Named Insured** or designated representatives:

- A. has concealed or misrepresented any material fact or circumstance concerning:
 - 1. this insurance or the subject thereof;
 - 2. the interest of the **Named Insured** therein; or
 - 3. any claim; or
- B. has falsely sworn to any such material fact or circumstance.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA62815NJ (10-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 23

Effective Date: 12/23/2018

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CNA000404

**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	CHURCH 2415 REALITY, LLC
Address:	100 RING ROAD WEST, SUITE 101 GARDEN CITY NY 11050

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	DeBartolo Construction Services, LLC
Address:	4401 West Kennedy Boulevard - 3rd Floor Tampa FL 33609

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	FedEx Ground Package System, Inc.
Address:	1000 FedEx Drive Moon Township PA 15108

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	The J360 Construction Co LLC
Address:	290 Madison Avenue, 4th Floor New York NY 10017

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 27

Effective Date: 12/23/2018

CNA000408

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	Alston Construction Company, Inc
Address:	C/O MY COI 1075 BROAD RIPPLE AVE, SUITE 313 INDIANAPOLIS IN 46220

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 28

Effective Date: 12/23/2018

CNA000409

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	County of Warren Board of Chosen Freeholders
Address:	165 County Route #519 South Belvidere NJ 07823

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT****Calculation of Premium Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART

It is understood and agreed that the following is added:

The premium shown in the Declarations was computed based on rates in effect at the time the policy was issued. On each renewal, continuation, or anniversary of the effective date of this policy, the Insurer will compute the premium in accordance with the Insurer's rates and rules then in effect.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA74726XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 30

Effective Date: 12/23/2018

CNA000411



CNA PARAMOUNT
Bridge Endorsement

It is understood and agreed as follows:

I. Paramount Common Terms and Conditions

Solely with respect to the insurance provided under coverage forms of the Commercial Inland Marine Coverage Part and/or Equipment Breakdown Coverage Part, as indicated in the Declarations:

- A.** Reference to the "Common Policy Conditions" is deleted and replaced with "Common Terms and Conditions."
B. With respect to terms used within the Common Terms and Conditions:
1. The following terms in bold face type will carry the meaning of the modified term set forth below, as defined or described within the applicable coverage form:

BOLDED TERM	MODIFIED TERM
Coverage Part	"Commercial Inland Marine Coverage Part" and "Equipment Breakdown Coverage Part," as applicable
Named Insured	"you," "your," and Named Insured , as applicable

2. **First Named Insured** means the person or organization first listed as a **Named Insured** in the Declarations.
 3. **Policy period** means the period of time from the effective date and time of this policy to the date and time of termination as shown in the Declarations, or its earlier cancellation date.
- C.** The NO SUIT AGAINST INSURER condition within the Common Terms and Conditions is deleted and replaced with the Legal Action Against Us condition applicable to the Commercial Inland Marine Coverage Part and/or Equipment Breakdown Coverage Part.

II. ISO Forms

- A.** If any ISO Properties, Inc. endorsement with a form number prefix of "IL" is attached to this Policy and indicates that it amends one or more of the following forms:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS – BASIC FORM
CAUSES OF LOSS – BROAD FORM
CAUSES OF LOSS – SPECIAL FORM
COMMERCIAL GENERAL LIABILITY COVERAGE PART
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM
EXTRA EXPENSE COVERAGE FORM
COMMERCIAL PROPERTY COVERAGE PART
COMMERCIAL PROPERTY – LEGAL LIABILITY COVERAGE FORM
COMMERCIAL PROPERTY – MORTGAGEHOLDER'S ERRORS AND OMISSIONS COVERAGE FORM
CRIME AND FIDELITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

then such endorsements are hereby amended to delete those form references.

CNA85485XX (05-2016)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 31

Effective Date: 12/23/2018

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CNA000412

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CNA PARAMOUNT
Bridge Endorsement

- B. Cancellation and Nonrenewal provisions are set forth in the Common Terms and Conditions and related amendatory endorsements. As such, any reference to such conditions within an ISO Properties, Inc. endorsement is deleted in its entirety.
- C. Amendments to any other Common Policy Conditions within an ISO Properties, Inc. form will continue to apply but to the corresponding section of the Common Terms and Conditions. Where the condition title is not the same, the following translations apply:

Common Policy Conditions IL0017 or IL0146	Common Terms and Conditions CNA62642
Examination Of Your Books And Records	Examination of the Insured's Books And Records

III. Inland Marine Form Structure Differences

Solely with respect to the coverage forms of the Commercial Inland Marine Coverage Part:

- A. The Commercial Inland Marine Conditions and various endorsements may use one or more of the following terms which may not be defined with respect to a particular inland marine coverage form. If such is the case, the following translation applies:
- "you" and "your" refer to "named insured," "named insured's" or "named insureds";
 - "we," "us" and "our" refer to "the insurer" or "the insurer's";
 - "Covered Property" refers to **insured property**.
 - "Covered Causes of Loss" refers to **covered perils**.
- B. Coverage Territory, as referenced under the Commercial Inland Marine Conditions, will be either defined or described under Additional Conditions of the coverage forms.
- C. Certain endorsements may reference "Section B. EXCLUSIONS, paragraph 1." when referring to exclusions subject to concurrent causation provisions. Solely with respect to coverage forms included in the commercial inland marine coverage part that do not include this section, such endorsement's reference to "Section B. EXCLUSIONS, paragraph 1." is hereby changed to "EXCLUSIONS section, paragraph A. Excluded Perils Subject to Concurrent Causation Provision."

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT

Asbestos Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE FORM
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM
 RAILROAD PROTECTIVE LIABILITY COVERAGE FORM
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK
 STOP GAP COVERAGE PART

It is understood and agreed that the following exclusion is added:

This insurance does not apply to:

- A. bodily injury, property damage or personal and advertising injury** arising out of the actual, alleged or threatened exposure at any time to **asbestos**; or
- B.** any loss, cost or expense that may be awarded or incurred:
1. by reason of a **claim** for any **bodily injury, property damage or personal and advertising injury** arising out of the actual, alleged or threatened exposure at any time to **asbestos**; or
 2. in complying with a governmental direction or request to test for, monitor, clean up, remove, contain or dispose of **asbestos**.

As used herein, **asbestos** means the mineral in any form whether or not the asbestos was at any time:

- i. airborne as a fiber, particle or dust;
- ii. contained in or formed a part of a product, structure or other real or personal property;
- iii. carried on clothing;
- iv. inhaled or ingested; or
- v. transmitted by any other means.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA PARAMOUNT

Nuclear Energy Liability Exclusion Endorsement (Broad Form)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
STOP GAP LIABILITY COVERAGE PART

It is understood and agreed that the policy is amended as follows:

I. The insurance does not apply:

A. under any Liability Coverage, to **bodily injury or **property damage**:**

1. with respect to which an **Insured** under the policy is also an **Insured** under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an **Insured** under any such policy but for its termination upon exhaustion of its limit of liability; or
2. resulting from the **hazardous properties** of **nuclear material** and with respect to which
 - a. any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or
 - b. the **Insured** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. under any Medical Payments coverage, to expenses incurred with respect to **bodily injury resulting from the **hazardous properties** of **nuclear material** and arising out of the operation of a **nuclear facility** by any person or organization.**

C. under any Liability Coverage, to **bodily injury or **property damage** resulting from **hazardous properties** of **nuclear material**, if:**

1. the **nuclear material**
 - a. is at any **nuclear facility** owned by, or operated by or on behalf of, an **Insured** or
 - b. has been discharged or dispersed therefrom;
2. the **nuclear material** is contained in **spent fuel** or **waste** at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an **Insured**; or
3. the **bodily injury** or **property damage** arises out of the furnishing by an **Insured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any **nuclear facility**, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion 3. applies only to **property damage** to such **nuclear facility** and any property thereat.

II. As used in this endorsement:

Hazardous properties includes radioactive, toxic or explosive properties.

Nuclear material means **source material**, **special nuclear material** or **by-product material**.

Source material, **special nuclear material**, and **by-product material** have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

CNA74727XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 33

Effective Date: 12/23/2018

CNA000415

30020000760568728073715





CNA PARAMOUNT

Nuclear Energy Liability Exclusion Endorsement (Broad Form)

Spent fuel means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a **nuclear reactor**.

Waste means any waste material:

- A. containing by-product material other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its **source material** content, and
- B. resulting from the operation by any person or organization of any **nuclear facility** included under the first two paragraphs of the definition of **nuclear facility**.

Nuclear facility means:

- A. any **nuclear reactor**;
- B. any equipment or device designed or used for
 - 1. separating the isotopes of uranium or plutonium,
 - 2. processing or utilizing **spent fuel**, or
 - 3. handling, processing or packaging **waste**;
- C. any equipment or device used for the processing, fabricating or alloying of **special nuclear material** if at any time the total amount of such material in the custody of the **Insured** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;
- D. any structure, basin, excavation, premises or place prepared or used for the storage or disposal of **waste**;

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

Nuclear reactor means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

Property damage includes all forms of radioactive contamination of property.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT

Cap on Losses from Certified Acts of Terrorism Endorsement

Solely with respect to the following coverage parts:

Business Property
Inland Marine

General Liability
Employee Benefits Liability

It is understood and agreed as follows:

A. Cap on Certified Terrorism Losses

Certified act of terrorism means an act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism pursuant to the Terrorism Risk Insurance Act, as extended and reauthorized (the "Act"). The criteria contained in the Act for a **certified act of terrorism** include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a Calendar year (January 1 through December 31) and the Insurer has met its insurer deductible under the Act, the Insurer shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

B. Application of Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this **coverage part** or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA81503XX (2-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 34

Effective Date: 12/23/2018

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CNA000417

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151 N. Franklin St.
Chicago, IL 60606

Policy Number	From	Policy Period	To	Coverage Is Provided By	Agency
C6056872807	12/23/18	12/23/19		Continental Casualty Company	028570886
Named Insured And Address				Agent	
SESI CONSULTING ENGINEERS 12A MAPLE AVE PINE BROOK, NJ 07058-9837				SCHINNERER & CO., INC. VICTOR O. TWO WISCONSIN CIRCLE CHEVY CHASE, MD 20815	

** PAYMENT PLAN SCHEDULE **

THE BILLING FOR THIS POLICY WILL BE
FORWARDED TO YOU DIRECTLY FROM CNA.

THE PREMIUM AMOUNT FOR THIS TRANSACTION
IS [REDACTED]

THIS PREMIUM WILL BE INVOICED BY CNA ON
A SEPARATE STATEMENT ACCORDING TO THE
PAYMENT OPTION YOU SELECT.

ISSUE DATE 12/28/18



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END OF COPY

CNA000419

GROUP EXHIBIT G-2



CNA PARAMOUNT

Renewal

Effective Date: 12/23/2019

Insured Name:

SESI CONSULTING ENGINEERS

12A MAPLE AVE

PINE BROOK, NJ 07058-9837

Policy Number: 6056872807**Policy Period:** 12/23/2019 – 12/23/2020**Producer's Information:**

VICTOR INSURANCE MANAGERS INC.
STE 1100
2 WISCONSIN CIR
CHEVY CHASE, MD 20815
(301) 961-9800

Producer Code: 028570**CNA Branch Number:** 886**CNA Branch Name and Address:**

DESIGN ONE CENTER
TWO WISCONSIN CIRCLE

CHEVY CHASE, MD 20815
() -

Thank you for choosing CNA!

With your CNA Paramount package policy, you have insurance coverage tailored to meet the needs of your modern business. The international network of insurance professionals and the financial strength of CNA, rated "A" by A.M. Best, provide the resources to help you manage the daily risks of your organization so that you may focus on what's most important to you.

Claim Services — There When You Need Us

Claims are reported through a single point of entry available 24/7, connecting you to the individuals and information to help you resume your business when you need it most.

To report a claim, please call 877-CNA-ASAP, fax (800) 953-7389,
email lossreport@cnaasap.com, or visit www.cna.com/claim.

Risk Control Services — Help Avoid A Claim Before It Occurs

As a CNA policyholder, you have access to certified risk control professionals, risk mitigation programs and online resources to help identify and manage exposures that may disrupt your operation. We collaborate with business leaders to develop customized programs to assist you in safeguarding your assets and improving the bottom line.

To learn how our award-winning Risk Control services can help your business, please call (866) 262-0540, email us at riskcontrolwebinfo@cna.com or visit www.cna.com/riskcontrol.

When it comes to providing the coverage, service and resources paramount to your business success ... **we can show you more.**





CNA PARAMOUNT

Policy Holder Notice – Countrywide

IMPORTANT INFORMATION

NOTICE – OFFER OF TERRORISM COVERAGE NOTICE – DISCLOSURE OF PREMIUM

Solely with respect to the following **coverage parts**:

Business Property
Inland Marine

General Liability
Employee Benefits Liability

THIS NOTICE DOES NOT FORM A PART OF THE POLICY, GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

The **Named Insured** is hereby notified that under the Terrorism Risk Insurance Act, as extended and reauthorized ("Act"), the **Named Insured** has a right to purchase insurance coverage of losses arising out of acts of terrorism, as defined in Section 102(1) of the Act, subject to all applicable policy provisions. The Terrorism Risk Insurance Act established a federal program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks.

This Notice is designed to alert the **Named Insured** to coverage restrictions and to certain terrorism provisions in the policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

CHANGE IN THE DEFINITION OF A CERTIFIED ACT OF TERRORISM

The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. Originally, the Act provided that to be certified, an act of terrorism must cause losses of at least five million dollars and must have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest to coerce the government or population of the United States. However, the 2007 re-authorization of the Act removed the requirement that the act of terrorism must be committed by or on behalf of a foreign interest, and now certified acts of terrorism may encompass, for example, a terrorist act committed against the United States government by a United States citizen, when the act is determined by the federal government to be "a certified act of terrorism."

In accordance with the Act, the Insurer is required to offer the **Named Insured** the ability to purchase coverage for losses resulting from an act of terrorism that is certified under the federal program. The other provisions of this policy, including nuclear, war or military action exclusions, will still apply to such an act.

DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

The Department of the Treasury will pay a share of terrorism losses insured under the federal program. In 2015, the federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention, and shall decrease by 1 percentage point per calendar year until equal to 80%.

LIMITATION ON PAYMENT OF TERRORISM LOSSES

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**CNA PARAMOUNT****Policy Holder Notice – Countrywide**

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Calendar year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

Further, this coverage is subject to a limit on the Insurer's liability pursuant to the federal law where, if aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a Calendar year (January 1 through December 31) and the Insurer has met its insurer deductible under the Act, the Insurer shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. In such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

CONFIRMATION OF ACCEPTANCE OF COVERAGE

In accordance with the Act, the Insurer offered the **Named Insured** coverage for losses resulting from an act of terrorism that is certified under the federal program. This notice confirms that the **Named Insured** has chosen to accept the Insurer's offer of coverage for certified acts of terrorism. The policy's other provisions, including nuclear, war or military action exclusions, will still apply to such an act. The premium charge for terrorism coverage is shown separately on the Declarations.



CNA PARAMOUNT

Policy Holder Notice – New Jersey

IMPORTANT INFORMATION

"PLIGA" SURCHARGE FOR OUR NEW JERSEY COMMERCIAL LINES POLICYHOLDERS

Your policy premium includes a New Jersey Property – Liability Insurance Guaranty Association (PLIGA) surcharge. PLIGA protects consumers from insurance company insolvencies. The cost of this guaranty fund is assessed to all insurance companies in New Jersey; and in compliance with Department of Insurance Order No. A18-105, it is passed along to individual consumers via this surcharge.

The surcharge is 0.53% of your premium for all property/liability coverage except for life insurance, accident and health insurance, workers' compensation insurance, title insurance, annuities, surety bonds, credit insurance, mortgage guaranty insurance, municipal bond coverage, fidelity insurance, investment return assurance, ocean marine insurance, and pet health insurance.

For purposes of this surcharge and in compliance with New Jersey Insurance Department Regulation N.J.S.A. 17:30A-8a (3), the declarations page of this policy is the "premium bill."

If you have questions about the New Jersey – Liability Insurance Guaranty Association or this surcharge, please contact your independent CNA agent.

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**CNA PARAMOUNT****Policy Holder Notice – Countrywide**

IMPORTANT INFORMATION

PREVENT UNEXPECTED PREMIUM CHARGES AT FINAL AUDIT

GENERAL LIABILITY LIMITS WE REQUIRE FOR SUBCONTRACTORS YOU HIRE

Please read this IMPORTANT INFORMATION notice carefully if you hire subcontractors to perform work for you.

Your General Liability insurance premiums may increase substantially at final audit if your subcontractors do not carry the minimum General Liability insurance limits we require as defined below.

To prevent your General Liability insurance premiums from increasing at final audit, your subcontractors must carry a General Liability policy which is written on an occurrence basis and which provides Limits of Insurance as follows:

- \$ 1,000,000 Any One Occurrence (Coverage A)
- 1,000,000 Any One Person or Organization (Coverage B)
- 1,000,000 Products/Completed Operations Aggregate
- 1,000,000 General Aggregate

In certain exception cases, higher Limits of Insurance than those specified above may be required. Your agent will be notified of these exception cases in writing when they exist.

How This Requirement Can Affect Your General Liability Premium at Final Audit

At final premium audit, we will ask you to provide us with Certificates of Insurance for all subcontractors who worked for you during the policy period, to confirm that they carried the General Liability limits of insurance we require, as stated above.

Work you subcontract to other contractors whose General Liability limits of insurance meet the requirements shown above, will be rated on a subcontract cost basis, which is significantly less expensive for you than treating these subcontract costs as ratable payroll (as described below).

Any subcontractor of yours who carries General Liability limits of insurance less than those stated above, and any of your subcontractors for whom we are not provided Certificates of Insurance will be treated as your employees for rating purposes. The associated subcontract costs will be treated as ratable payroll on your policy resulting in an additional premium charge at final audit.

Prevent Unexpected Premium Charges at Final Audit:

Require Evidence Of \$1,000,000 General Liability Limits From All Of Your Subcontractors

To avoid additional premium charges at final audit caused by your subcontract costs being treated as ratable payroll, and to reduce the risk of your General Liability insurance being tapped to cover claims arising out of your subcontractor's work, we urge you to obtain Certificates of Insurance from your subcontractors, prior to their beginning work, evidencing the General Liability limits of insurance stated above. In addition to providing coverage information for their General Liability insurance, these Certificates of Insurance should also provide coverage information for your subcontractor's Automobile, Worker's Compensation, and Umbrella insurance.

Please contact your agent if you have any questions regarding these requirements or if you would like help in determining the adequacy of the insurance carried by any of your subcontractors.

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**CNA PARAMOUNT**

Policy Holder Notice – Countrywide – Premium Basis Used on Liability Schedules

Premium Basis Used on Liability Schedules

This policy includes one or more Liability coverages with associated Schedules of locations, coverages or classifications. When such Schedules display an Exposure amount used to calculate premium, the Exposure amount is often followed by an abbreviation that denotes what the Exposure amount represents (Payroll, Gross Sales, Area, etc.). Such abbreviations are described below.

A = Area	(Per 1,000 Sq. ft.)	GL = Gallons	(Per 1,000 Gallons)
AC = Acres	(Each)	GS = Grandstands/Bleacher	(Each)
AD = Activity Days	(Each)	H = Number of Golf Holes	(Each)
AN = Animals	(Each)	HO = Hoists	(Each)
AP = Airports	(Each)	HQ = Headquarters	(Each)
AT = Attendants	(Each)	K = Kennels	(Each)
AU = Audited Premium	(Last Year of Manufacture - %)	L = Limit	(Limit of Insurance for Coverage)
B = Bodies	(Each)	LD = Locations Days	(Each)
BA = Bales	(Per 1,000 Bales)	LE = Lessees	(Each)
BD = Beds	(Each)	LO = Locations	(Each)
BE = Beaches	(Each)	LR = Lakes/Reservoirs	(Each)
BO = Boats	(Each)	LW = Lawyers	(Each)
C = Total Cost	(Per \$1,000 of Total Cost)	M = Admissions	(Per 1,000 Admissions)
CD = Camper Days	(Each Camper Day)	ME = Members	(Each)
CN = Contestants	(Each)	MH = Model Homes	(Each)
CU = Convention Days	(Each)	MI = Miles	(Each)
CW = Cost of Work	(Per \$1,000 of Total Cost of Work)	NB = Newsboys	(Each)
DB = Drawbridges	(Each)	O = Operators	(Each)
DM = Dams	(Each)	OE = Operating Expenditures	(Per \$1,000 of Operating Expenditures)
DW = Dwellings	(Each)	P = Payroll	(Per \$1,000 of Payroll)
E = Each	(Per Entity Described)	PD = Passenger Days	(Per 1,000 Passenger Days)
EM = Employees	(Each)	PG = Picnic Grounds	(Each)
ES = Solar Energy Systems	(Each)	PP = Parks/Playgrounds	(Each)
ET = Turbines	(Each)	PR = Parades	(Each)
EX = Exhibitions	(Each)	PS = Persons	(Each)
F = Flat Charge	(Flat Premium Charge)	PU = Pupils	(Each)
FG = Fairgrounds	(Each)	R = Receipts	(Per \$1,000 of Receipts)
FM = Faculty Members	(Each)	RG = Registrants	(Each)
FP = Fishing Piers	(Each)	RN = Range	(Each)
G = Graduates	(Each)	RV = Revenue	(Per \$1,000 of Revenue)
GA = Games	(Each)		

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**CNA PARAMOUNT**

Policy Holder Notice – Countrywide – Premium Basis Used on Liability Schedules

S = Gross Sales	(Per \$1,000 of Gross Sales)	SP = Swimming Pools	(Each)
SA = Classification	(Total Class Specific Premium - %)	ST = Stations	(Each)
SB = Sub 336 Premium	(Products & Completed Operations Premium - %)	SU = Sub 334 Premium	(Premises & Operations Premium - %)
SC = Scouts	(Each)	TE = Teams	(Each)
SD = Students	(Each)	TO = Towers	(Each)
SE = Seats	(Each)	U = Unit	(Per Dwelling Unit)
SG = Total GL Premium	(General Liability Premium - %)	VE = Vehicles	(Per 1,000 Vehicles)
SH = Shows	(Each)	VO = Volunteers	(Each)
SL = 334/336 Premium	(Premises & Operations and Products & Completed Operations Premium - %)	WC = WC Premium	(Per 1,000 of Workers' Compensation Premium)
		Z = Zoos	(Each)



CNA PARAMOUNT

Policy Holder Notice — Countrywide

DENOTING DEFINED TERMS

As noted elsewhere in this Policy, terms in **bold face type** have the special meanings assigned to them in pertinent Definitions sections or Glossaries. When applicable, terms in "quotation marks" shall be treated as if they were in bold face type, and shall have the same special meanings described in the pertinent Definitions sections or Glossaries.

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POLICYHOLDER NOTICE

CNA Commercial Insurance
151 N. Franklin St.
Chicago, IL 60606

Regarding Your: CNA Commercial Insurance Coverage

Dear CNA Policyholder:

Ethics and proper business conduct has been the cornerstone of CNA since 1897. While much has changed during the last century, our commitment to these core values has not wavered. We strongly believe that proper business conduct is more than the practice of avoiding wrong; it is also a matter of choosing to do right. Nowhere is this more essential than helping in the fight against terrorism. As such, we are committed to complying with U.S. Department of Treasury Office of Foreign Asset Control (OFAC) requirements.

Through a variety of laws, OFAC administers and enforces economic sanctions against countries and groups of individuals, such as terrorists and narcotics traffickers. These laws prohibit all United States citizens (including corporations and other entities) and permanent residents from engaging in transactions with sanctioned countries and with individuals and entities on the Specially Designated Nationals (SDN) list. Because all U.S. citizens and companies are subject to this law, we wanted to be sure you were aware of its scope and restrictions. If you haven't already done so, you may want to consider discussing this issue with your legal counsel to ensure you are in compliance.

For insurance companies, accepting premium from, issuing a policy to, insuring property of, or making a claim payment to an individual or entity that is the subject of U.S.-imposed economic sanctions or trade embargoes usually are violations of these laws and regulations. Fines for violating OFAC requirements can be substantial. CNA has established an OFAC compliance program part which includes the use of exclusionary policy language. We believe this makes good business sense for CNA and you.

The purpose of this letter is to advise you that your renewal policy includes OFAC exclusionary policy language, which may reduce or eliminate certain coverage. Specifically, if it is determined that your policy violates certain Federal or State laws or regulations, such as the U.S. list of Specially Designated Nationals or Blocked Persons (organizations or individuals associated with terrorist groups) any term or condition of your policy will be null and void to the extent it violates the applicable laws or regulations of the United States.

We're sure you share our commitment to compliance and thank you for your cooperation.

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**CNA PARAMOUNT****Policy Declarations**

Policy Issued by:	Name: CONTINENTAL CASUALTY COMPANY	Policy Number: 6056872807
	Address: 151 N Franklin CHICAGO, IL 60606	Renewal of: 6056872807
Producer's Information:	Name: VICTOR INSURANCE MANAGERS INC.	Producer Code: 028570
	Address: STE 1100 2 WISCONSIN CIR CHEVY CHASE, MD 20815	
1. Named Insured and mailing address:	Name: SESI CONSULTING ENGINEERS	
	Address: 12A MAPLE AVE PINE BROOK, NJ 07058-9837	
2. Coverage Parts:	The coverage parts attached to and forming part of this Policy <u>Business Property</u> <u>Inland Marine</u> <u>General Liability</u> <u>Employee Benefits Liability</u>	
3. Policy Period:	Effective date from: <u>12/23/2019</u> to <u>12/23/2020</u> At 12:01 A.M. Standard Time at your mailing address shown above	
4. Limits of Insurance and Deductibles:	See Coverage Part Declarations	
5. Premium, Surcharges, Taxes and Fees at Issuance:	See Coverage Part Declarations for Coverage Part Premium, surcharges, taxes and fees Total Premium and applicable taxes, surcharges and fees <u> </u>	



CNA PARAMOUNT

Policy Declarations

6. Forms and
Endorsements
Attached to this
Policy at
Issuance:

See Schedule of Forms and Endorsements

These Declarations, along with any attached forms and endorsements shall constitute the contract between the **Insureds** and the Insurer.

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

I. CNA PARAMOUNT**A. Policyholder Notices**

Endm't Number	Form Title	Form Number	Form Edition
	Policy Holder Notice - Countrywide	CNA62820XX	02-15
	Policyholder Notice - New Jersey PLIGA Surcharge	CNA62848NJ	02-19
	Policy Holder Notice - Countrywide	CNA74722XX	01-15
	Policy Holder Notice - Countrywide - Premium Basis Used on Liability Schedules	CNA75144XX	04-15
	Policy Holder Notice - Countrywide	CNA89319XX	06-17
	IMP INF Economic And Trade Sanctions Condition	G145041A	05-03

B. Policy Terms & Conditions

	Policy Declarations	CNA62639XX	09-12
	Schedule of Forms and Endorsements	CNA62640XX	09-12
	Common Terms and Conditions	CNA62642XX	10-15

II. POLICY COVERAGE PARTS**A. First Party Terms & Conditions**

	First Party Glossary of Defined Terms	CNA62641XX	10-15
	First Party Terms and Conditions	CNA62647XX	10-15

B. Business Property

	Business Property Coverage Part Declarations	CNA62643XX	09-12
	Business Property Schedule of Coverages and Limits	CNA62645XX	10-15
	Business Property Schedule of Locations	CNA62644XX	10-15
1	Loss Payee or Mortgagee Schedule	CNA62728XX	10-15
	Business Property Coverage Part	CNA62648XX	10-15
2	Equipment Breakdown Exclusion Endorsement	CNA81067XX	10-15

D. Inland Marine

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
	Inland Marine Coverage Part Declarations	G55232	01-97
	Valuable Papers and Records Schedule	G55231C	07-88
	Commercial Inland Marine Conditions	CM0001	09-04
	Valuable Papers and Records Coverage Form	CM0067	03-10
	Loss Payable Provision	G15028A	08-89

F. General Liability

	General Liability Coverage Part Declarations	CNA74694XX	01-15
	Additional Declarations - General Liability Schedule of Locations and Coverages	CNA75126XX	01-15
	Commercial General Liability Coverage Part	CG0001	04-13
3	Architects, Engineers and Surveyors General Liability Extension Endorsement	CNA74858XX	01-15
4	General Aggregate Limit - Designated Projects Endorsement	CNA74826XX	01-15
5	Coverage for Liability for Hazards of Lead without Sublimit Endorsement - New Jersey	CNA74942NJ	01-15
6	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
7	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
8	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
9	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
10	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
11	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
12	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
13	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
14	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
15	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
16	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
17	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
18	Blanket Additional Insured - Owners, Lessees or Contractors - with Products-Completed Operations Coverage Endorsement	CNA75079XX	10-16
19	Pollution Exclusion Amendatory Endorsement	CNA74843XX	01-15
20	Primary and Noncontributory - Other Insurance Condition Endorsement	CNA74987XX	01-15
21	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
22	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
23	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
24	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
25	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
26	Fungi / Mold / Mildew / Yeast / Microbe Exclusion Endorsement	CNA74708XX	01-15
27	Employment-Related Practices Exclusion Endorsement	CNA74761XX	01-15
28	Testing or Consulting Errors and Omissions Exclusion Endorsement	CNA74775XX	01-15
29	Residential Construction Defect Products/Completed Operations Exclusion Endorsement	CNA74862XX	01-15
30	Construction Wrap-Up Program Exclusion Endorsement	CNA74863XX	01-15
31	Engineers, Architects or Surveyors Professional Liability Exclusion Endorsement	CNA74980XX	01-15
32	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - with Limited Bodily Injury Exception Endorsement	CNA75089XX	01-15
33	Amendment - Infringement of Copyright, Patent, Trademark Trade Secret or Other Intellectual Property Rights or Laws Endorsement	CNA75116XX	01-15

G. Employee Benefits Liability

	Employee Benefits Liability Coverage Part Declarations	CNA74693XX	01-15
	Additional Declarations - Employee Benefits Liability Schedule of Locations and Coverages	CNA75133XX	01-15

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
	Employee Benefits Liability Coverage Part - Occurrence	CNA74721XX	01-15
34	Employee Benefits Liability - Amended Definition of Executive Officer Endorsement	CNA86269XX	10-16

III. POLICY ENDORSEMENTS

35	Amendment to Policy Declarations- Named Insured Endorsement	CNA62700XX	09-12
	Coordination of Deductibles	G123098C	12-06
	Economic And Trade Sanctions Condition	G144291A	03-03
	New Jersey Changes	IL0111	11-03
36	Broad Named Insured Endorsement	CNA75108XX	01-15
37	Bridge Endorsement	CNA62646XX	01-15
38	Cancellation / Non-Renewal - New Jersey	CNA62814NJ	09-12
39	Amendatory Endorsement - New Jersey	CNA62815NJ	10-15
40	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
41	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
42	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
43	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
44	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
45	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
46	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
47	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
48	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
49	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
50	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
51	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
52	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
53	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
54	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
55	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
56	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
57	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
58	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
59	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
60	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
61	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
62	Calculation of Premium Endorsement	CNA74726XX	01-15
63	Bridge Endorsement	CNA85485XX	05-16
64	Asbestos Exclusion Endorsement	CNA74719XX	01-15
65	Nuclear Energy Liability Exclusion Endorsement (Broad Form)	CNA74727XX	01-15
66	Cap on Losses from Certified Acts of Terrorism Endorsement	CNA81503XX	02-15





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Common Terms and Conditions

The Insurer and the **Named Insured**, in consideration of the payment of the premium and in reliance upon all statements made in the application furnished to the Insurer designated in the **Policy Declarations**, a stock insurance corporation, hereafter called the "Insurer," agree as follows. Terms in bold face type have special meaning as set forth in any applicable **First Party Glossary of Defined Terms** or the applicable **coverage parts** of this Policy. All headings are also in bold, whether or not they contain defined terms. See **Section XVI, HEADINGS** below.

I. ASSIGNMENT OF INTEREST

Assignment of interest under this Policy shall not bind the Insurer unless its consent is endorsed to this Policy except in the case of death of a natural person **Named Insured**.

II. BANKRUPTCY

Bankruptcy or insolvency of any **Named Insured** or of the **Named Insured's** estate shall not relieve the Insurer of any of its obligations hereunder.

III. CANCELLATION/NONRENEWAL**A. Insurer's Right to Cancel**

The Insurer may cancel this policy by providing to the **First Named Insured** written notice of such cancellation stating when, not less than 10 days thereafter, such cancellation shall be effective if such cancellation is due to non-payment of premium. If cancellation is due to any other reason, such notice shall be provided not less than 60 days thereafter.

B. Named Insured's Right to Cancel

The **First Named Insured** may cancel this Policy by providing the Insurer written notice stating when thereafter such cancellation shall be effective. The mailing or delivery of such notice shall be sufficient.

C. Premium Refund

If this policy is cancelled, the Insurer will send the **First Named Insured** any premium refund due. If the Insurer cancels, the refund will be pro rata. If the **First Named Insured** cancels, the refund may be less than pro rata. The cancellation will be effective even if the Insurer has not made or offered a refund.

D. Nonrenewal

If the Insurer decides not to offer any renewal terms for this Policy, the Insurer shall provide written notice to the **Named Insured** at least 60 days prior to the Policy expiration date. The notice shall include the reason for such non-renewal.

E. Notices

If any notice required under this Section is mailed, proof of mailing will be sufficient proof of notice.

IV. CHANGES

Notice to or knowledge possessed by any agent or other person acting on behalf of the Insurer shall not effect a waiver or a change in any part of this Policy or stop the Insurer from asserting any right under the provisions of this Policy, nor shall the provisions be waived or changed except by written endorsement issued to form a part of this Policy.

V. CONFORMITY TO STATUTE

Terms of these conditions or any **coverage part** that are in conflict with the statutes of the state in which this policy is issued are hereby amended to conform to such statutes.

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CNA PARAMOUNT

Common Terms and Conditions

VI. COORDINATION AMONG COVERAGE PARTS

Subject always to the applicable Limit of Liability, should two or more **coverage parts** apply to the same loss, the Insurer will not pay more than the **Named Insured's** actual loss.

VII. COVERAGE PART TERMS AND CONDITIONS

The terms and conditions of each **coverage part** apply only to that **coverage part** and shall not apply to any other **coverage part**. If any provision in the **Common Terms and Conditions** is inconsistent or in conflict with the terms and conditions of any **coverage part**, the terms and conditions of such **coverage part** shall control for purposes of that **coverage part**.

VIII. CURRENCY

All premiums, limits, deductibles and other amounts stated or payable under this Policy are expressed and payable in the currency of the United States of America. If any payments due under this Policy are stated or incurred in a currency other than United States of America dollars, payment under this Policy will be made in United States of America dollars, at the rate of exchange published in The Wall Street Journal on the date the Insurer's obligation to pay such amount is established (or, if not published on such date, the next publication date of The Wall Street Journal).

IX. ENTIRE AGREEMENT

The **Named Insureds** agree that this Policy constitutes the entire contract existing between them and the Insurer or any of its agents relating to this insurance.

X. EXAMINATION OF THE INSURED'S BOOKS AND RECORDS

The Insurer may examine and audit any **Named Insured's** books and records as they relate to this Policy at any time during the **policy period** and up to 3 years afterward.

XI. INSPECTIONS AND SURVEYS

The Insurer has the right but not the obligation to:

- A. make inspections and surveys at any time;
- B. provide reports on the conditions it finds;
- C. recommend changes; or
- D. conduct loss control and prevention activity.

Any inspections, surveys, reports, or recommendations relate only to insurability and the premiums to be charged.

The Insurer does not:

- 1. make safety inspections;
- 2. undertake to perform the duty of any entity to provide for the health or safety of workers or the public;
- 3. warrant that conditions are safe or healthful or comply with laws, regulations, codes or standards.

XII. LIBERALIZATION

If the Insurer adopts any revision that would broaden the coverage under this Policy without additional premium within 60 days prior to or during the **policy period**, the broadened coverage will immediately apply to this Policy.



CNA PARAMOUNT

Common Terms and Conditions

XIII. NAMED INSURED AUTHORIZATION AND NOTICES

The **First Named Insured** agrees that it will act on behalf of all **Named Insureds** with respect to the giving of all notices to the Insurer, the receipt of notices from the Insurer, the payment of the premiums, the receipt of any return premiums that may become due under this Policy, and the acceptance of endorsements.

Any notices required under the **CANCELLATION / NON-RENEWAL** sections of this Policy shall be provided to the **First Named Insured** at the last known address and to its insurance agent or broker. If notice is mailed, proof of mailing will be sufficient proof of notice.

XIV. NO SUIT AGAINST INSURER

A. No suit shall be brought under this Policy by anyone other than the **Named Insured**. The **Named Insured** may not bring any such suit, action or legal proceeding unless, as a condition precedent, there shall have been full compliance with all the provisions of this Policy and:

1. with respect to any property **coverage part**, the action is brought within 3 years after the date on which the loss or damage occurred or, with respect to any crime coverage, the date the loss was **discovered**;
2. with respect to any third party **coverage part**, the amount of the **Named Insured's** obligation to pay shall have been finally determined either by final and nonappealable judgment against the **Named Insured** after trial or by written agreement of the **Named Insured**, the claimant and the Insurer.

However, if any law prohibits such time limitation then the limitation is amended to equal the minimum time limitation required by such law.

B. No person or organization shall have any right under this Policy to join the Insurer as a party to any suit against the **Named Insured** to determine the **Named Insured's** liability, nor shall the Insurer be impleaded by the **Named Insured** or their legal representatives in any such suit.

XV. TRADE AND ECONOMIC SANCTIONS

This Policy does not provide coverage for any **Named Insured**, transactions, or any loss that is uninsurable under the laws or regulations of the United States concerning trade or economic sanctions.

XVI. HEADINGS

The descriptions in the headings of this Policy are solely for convenience, and form no part of the terms and conditions of coverage.

IN WITNESS WHEREOF, the Insurer has caused this Policy to be signed by its Chairman and Secretary at Chicago, Illinois, but the same shall not be binding upon the Insurer unless countersigned by a duly authorized representative of the Insurer.

Chairman

Secretary





CNA PARAMOUNT

First Party Glossary of Defined Terms

This **First Party Glossary of Defined Terms** applies to the **Business Property Coverage Part** and the **Business Crime Coverage Part**, as applicable, and their associated forms and endorsements. For purposes of this Policy, words in **bold**, whether expressed in the singular or the plural, have the meaning shown below.

Act or Decision

Act or decision means any act or decision, whether intentional or negligent, including the failure to act or decide, of any person, group, organization or governmental body which creates or allows a result which is unexpected, inadequate, defective, faulty or otherwise unsuitable for the intended purpose.

Actual Cash Value

Actual cash value means the **replacement cost** with deduction for depreciation, deterioration and obsolescence which amount is computed as of the time and at the place of loss or damage.

Alteration

Alteration means the material modification of an **original document** by a person acting without authority and with the intent to deceive. **Alteration** does not include the electronic or manual insertion of any personal identification code, including personal identification numbers or password or a **counterfeit**.

Banking Premises

Banking premises means the interior of that portion of any **building** occupied by a **financial institution**.

Bonus Payment

Bonus payment means the unamortized amount, other than rent or security, which the **Named Insured** paid to acquire the **Named Insured's** lease and that will not be refunded to the **Named Insured**.

Building

Building means a building or structure, including completed additions, additions under construction and alterations and repairs to such building or structure that the **Named Insured** owns, occupies or is legally or contractually required to insure.

Business Income

Business income means **net income**, including **rental value**, plus **continuing operating expenses**. **Business income** does not include **research and development business income**.

Client

Client means a third party for whom the **Named Insured** performs specified professional services for a fee.

Computer Fraud

Computer fraud means **theft of money, securities and other property** following and directly related to the use of any computer to fraudulently cause a transfer of that property to a person who is not an **employee** or to an account of any **financial institution** not controlled by the **Named Insured**.

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First Party Glossary of Defined Terms

Contaminants or Pollutants

Contaminants or pollutants mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

Continuing Operating Expenses

Continuing operating expenses means:

- A. the **Named Insured's** normal operating expenses including any reasonable and necessary payroll; plus
- B. charges that are the unsatisfied legal obligation of the **Named Insured's** tenants and for which the **Named Insured** is now obligated.

Continuing operating expenses does not include **extra expense**, expediting expense or **research and development project continuing expenses**.

Counterfeit

Counterfeit means a **written** imitation of an actual valid **original document** that is intended to deceive and to be taken as the **original document**.

Coverage Part

Coverage part means the **Business Property Coverage Part** and **Business Crime Coverage Part**, as applicable.

Coverage Territory

Coverage territory means the United States of America, its territories or possessions, Canada, or Puerto Rico. **Coverage territory** does not include any waterborne shipment to or from Alaska, Puerto Rico, Hawaii or territories or possessions of the United States of America.

Covered Equipment

Covered equipment means any boiler, fired or unfired vessel, refrigerating or air conditioning system, piping and its accessory equipment, and any mechanical or electrical machine or apparatus used for the generation, transmission, or utilization of mechanical or electrical power.

Covered Instruments

Covered instruments means **written** checks, drafts, promissory notes or similar **written** promises, orders or directions to pay a sum certain in **money**, and also includes **written** instruments required in conjunction with any credit, debit or charge card issued to the **Named Insured** or to any **employee** for business purposes, or issued to any proprietor, partner, **member** or officer of the **Named Insured** for personal use.

Covered Peril

Covered peril means a fortuitous cause or event, not otherwise excluded, which occurs during this **policy period**.

Covered peril does not include:

1. a fortuitous cause or event, whether or not excluded, which actually occurred prior to the **policy period**, regardless of the date on which it first becomes manifest or is first discovered; or
2. damage from unknown causes or events.



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First Party Glossary of Defined Terms

Covered Property

Covered property means the property that is insured for loss or damage under the **Business Property Coverage Part** or endorsements.

Denial of Service Attack

Denial of service attack means an attack executed over one or more networks or the internet, which attack is designed and intended to disrupt the operation of one or more networks and render the networks inaccessible to authorized users.

Dependent Property

Dependent property means a premises that is operated by others on whom the **Named Insured** depends to:

- A. deliver materials or services to the **Named Insured** or to others for the **Named Insured's** account;
- B. accept the **Named Insured's** products or services;
- C. manufacture products for delivery to the **Named Insured's** customers under contract of sale; or
- D. attract customers to the **Named Insured's** business.

The **dependent property** includes the area associated with that address in which the occupant of the above premises is legally entitled to conduct business activities and includes the area extending 1,000 feet beyond that address.

Dependent property does not include:

- 1. any premises operated by others on whom the **Named Insured** depends to deliver any:
 - a. power, communications or other utility services;
 - b. internet access or internet services; or
 - c. data management, network management, software management or cloud computing and storage services; or
- 2. any premises within any country in which the United States government has imposed sanctions, embargoes or similar prohibitions.

Discover or Discovered

Discover or **discovered** means the earlier of the time when the **Named Insured** first:

- A. becomes aware of facts which would cause a reasonable person to assume that a covered loss did or will happen, regardless of when the act that may cause or contribute to such loss occurred, even though the exact amount or details of loss may not be known; or
- B. receives notice of an actual or potential claim in which it is alleged that the **Named Insured** is liable to a third party under circumstances that, if true, would constitute a covered loss.

Earth Movement

Earth movement means earthquake or other seismic activity (including but not limited to underground magma activity), the abrupt rising, sinking or shifting of earth (naturally occurring or man-made) or mine subsidence. However, **earth movement** does not include landslide, avalanche, tsunami, **sinkhole collapse** or **volcanic eruption**.

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Electronic Data Processing Equipment

Electronic data processing equipment means:

- A. a network of electronic components capable of accepting information and processing it according to a plan and which exists primarily to generate information in tangible form or on electronic media, including climate control and fire protective equipment used solely in connection with data processing operations;
- B. telephone equipment; and
- C. facsimile equipment.

Electronic data processing equipment does not include any equipment which:

- 1. are **stock**; or
- 2. exist primarily to control or operate machinery or equipment to produce **goods in process** or **finished stock**.

Electronic Data Processing Equipment Leasehold Values

Electronic data processing equipment leasehold values means the present value of the difference between the:

- A. actual periodic lease payments for **electronic data processing equipment** that has incurred direct physical loss or damage and for which the **Named Insured** remains liable during the unexpired term of the lease; and
- B. periodic payment for the replacement of **electronic data processing equipment** due under the new lease, for each remaining month of the term of the lease.

Electronic Infection

Electronic infection means the transmission of a computer virus.

Electronic Vandalism

Electronic vandalism means the willful or malicious alteration, manipulation or destruction of **media**, **electronic data processing equipment**, **research and development project property** and **records of accounts receivable** due to **system penetration**, **electronic infection** or a **denial of service attack**, including such acts committed by an employee (including leased and temporary employees).

Employee

Employee means:

- A. any natural person:
 - 1. while in the **Named Insured's** service (and for 60 days after termination of service);
 - 2. whom the **Named Insured** compensates directly by salary, wages, or commissions; and
 - 3. whom the **Named Insured** has the right to direct and control while performing services for the **Named Insured**;
- B. any natural person who is furnished to the **Named Insured**:
 - 1. to substitute for a permanent employee on leave; or
 - 2. to meet seasonal or short-term workload conditions,

while that person is subject to the **Named Insured's** direction and control and performing services for the **Named Insured**, excluding, however, any such person while having care and custody of the **Named Insured's** property outside the **premises**;



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- C. any natural person leased to the **Named Insured**, under an agreement between the **Named Insured** and a labor leasing firm, while that person is subject to the **Named Insured's** direction and control and performing services for the **Named Insured**;
- D. any non-compensated natural person:
 - 1. other than one who is a fund solicitor, while performing services for the **Named Insured** that are usual to the duties of an employee or officer; or
 - 2. while acting as a fund solicitor during fund raising campaigns; or
- E. solely with respect to an **employee benefit plan**, any natural person who is required to be bonded by the Employee Retirement Income Security Act of 1974 (ERISA), any amendments thereto and any regulations promulgated thereunder.

Other than with respect to an **employee benefit plan**, **employee** does not include any:

- 1. agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character; or
- 2. **manager, member**, partner, proprietor, director or trustee, but solely to the extent he or she is acting in his or her capacity as such.

Employee Benefit Plan

Employee benefit plan means an employee welfare benefit plan or an employee pension benefit plan as more fully set forth in Title 1, Section 3 of the Employee Retirement Income Security Act of 1974 (ERISA) and any amendments thereto and which is solely sponsored by the **Named Insured**.

Employee Theft

Employee theft means **theft** committed by an **employee** to the deprivation of the **Named Insured** or an **employee benefit plan**, whether identified or not, acting alone or in collusion with others. Solely with respect to an **employee benefit plan**, **employee theft** means all acts of fraud or dishonesty required to be bonded against by the Employee Retirement Income Security Act of 1974 (ERISA), any amendments thereto and any regulations promulgated thereunder.

Employee theft also includes **forgery** of such property by an **employee**.

Equipment Breakdown Peril

Equipment breakdown peril means:

- A. Artificially generated electrical current, including electrical arcing, that injures or disturbs electrical devices wiring or equipment.
- B. Explosion, rupture or bursting of steam boilers, steam pipes, steam engines, steam turbines, gas turbines or apparatus attached to and forming a part thereof, when owned, operated or controlled by the **Named Insured**, except for the explosion of accumulated gases or fuel within the furnace of any fired vessel, other than gas turbines, or within the flues or passages through which the products of combustion pass.
- C. Any condition or event inside steam boilers, steam pipes, steam engines, steam turbines, gas turbines or apparatus attached to and forming a part thereof, when owned, operated or controlled by the **Named Insured**; except for explosion of accumulated gases or fuel within the furnace of any fired vessel, other than gas turbines, or within the flues or passages through which the gases of combustion pass.
- D. Any condition or event, other than an explosion, inside hot water boilers, other water heating equipment, engines other than steam engines or pressure vessels when owned, operated or controlled by the **Named Insured**.
- E. Mechanical or machinery breakdown, including rupture or bursting caused by centrifugal force, of property owned, operated or controlled by the **Named Insured**.





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First Party Glossary of Defined Terms

Executive Officer

Executive officer means any natural person partner, member, officer, manager (of a limited liability company), director or trustee of the **Named Insured**.

Extra Expense

Extra expense means actual reasonable and necessary operating expenses the **Named Insured** incurs during the **period of restoration** that would not have been necessary to incur if there had been no direct physical loss of or damage to property, provided such expenses are incurred:

- A. to avoid or minimize the suspension or delay of **operations** and to continue such **operations** which have been affected by the direct physical loss or damage to the property; or
- B. in an attempt to minimize the **period of restoration**.

Extra expense does not include:

- 1. **research and development project continuing expenses** or **continuing operating expenses**;
- 2. costs incurred to purchase **merchandise** as a replacement for the **Named Insured's finished stock**;
- 3. costs to repair or replace any property, or research or restore **media** or **records of accounts receivable**; or
- 4. amounts incurred on financing or investment activity conducted for the **Named Insured's** account.

Financial Institution

Financial institution means:

- A. a banking, savings or thrift institution, credit union or similar depository institution; or
- B. a stock brokerage firm, mutual fund, liquid assets fund or similar investment institution where the **Named Insured** maintains an account.

However, **financial institution** does not include check cashers, currency exchangers or money remittance firms.

Fine Arts

Fine arts means paintings, etchings, pictures, tapestries, art glass windows, valuable rugs, statuary, marbles, bronzes, antiques, porcelains, rare books, manuscripts, and similar property of rarity, historical value or artistic merit.

Finished Stock

Finished stock means **manufactured goods** that are in a completed state and ready for packing, shipment, installation or sale. However, **finished stock** does not include **manufactured goods** that are held for sale at a **location** of any retail outlet.

First Named Insured

First Named Insured means the person or entity first named in Item 1 of the Policy Declarations.

Fixtures

Fixtures means:

- A. indoor or outdoor property fixed or attached to a **building**, including permanently installed machinery and equipment; or
- B. glass (including all lettering and ornamentation) forming part of the **building**.



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First Party Glossary of Defined Terms

Flood

Flood means a general and temporary condition of partial or complete inundation of normally dry land areas from:

- A. the overflow, or the expansion beyond normal boundaries, of inland or tidal waters, including natural or man-made lakes, reservoirs, ponds, brooks, rivers, streams, harbors, oceans or any other body of water or watercourse;
 - B. waves, tides or tidal waves including tsunamis;
- or their spray, all whether driven by wind or not, including storm surge.

Forgery

Forgery means the signing of the name of another person or organization with intent to deceive. **Forgery** does not include:

- A. a signature which consists in whole or in part of one's own name signed with or without authority, in any capacity for any purpose;
- B. the electronic or manual insertion of any personal identification code, including personal identification numbers or passwords; or
- C. counterfeit.

Funds Transfer Fraud

Funds transfer fraud means **theft of money** and **securities** following and directly related to the use of fraudulent **written** or verbal instructions which are purported to have been made by the **Named Insured**, which causes an electronic transfer of **money** or **securities** from a **financial institution** to:

- A. an account at a **financial institution** not controlled by the **Named Insured**; or
- B. a person other than an **employee**.

Fungi

Fungi means any form of fungus, including but not limited to, yeast, mold, mildew, rust, smut or mushroom, and including any spores, mycotoxins, odors, or any other substances, products, or byproducts produced by, released by, or arising out of the current or past presence of fungi. **Fungi** does not include any fungi intended by the **Named Insured** for consumption.

Goods In Process

Goods in process mean **raw stock** which has undergone any aging, seasoning, mechanical or other process of manufacture but which has not become **finished stock**.

Green Insured Property

Green insured property means **insured property** created, built or constructed following the practice of creating **buildings** or materials or using processes that incorporate one or more of the following practices and are certified as such by a government organization or a nationally or internationally recognized building industry organization or governmental agency, such as the U.S. Green Building Council (LEED certification), ECD Energy, Environment Canada (Green Globes) or the U.S. Department of Energy:

- A. Energy Efficiency, including steps implemented to obtain an ENERGY STAR label for a **building** at a **location** or **reported unspecified location**, as well as use of ENERGY STAR or equivalently rated materials, lighting systems, HVAC equipment, appliances or electronic products (if current like kind and quality replacement is not ENERGY STAR rated).

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- B. Water Efficiency, including use of water efficient processes and wastewater technologies, as well as use of alternative water or indoor plumbing systems that reduce water usage from any plumbing fixture.
- C. Materials Efficiency, including use of sustainable and environmentally preferable construction materials, materials management and re-cycling programs.
- D. Environmental Quality, including reduction of the quantity of indoor air contaminants by use of low-emitting products or materials.

Green insured property does not include **stock**, processing water, molds and dies, property in the open, **personal property of others** or **personal property of executive officers or employees**.

Gross Leasehold Interest

Gross leasehold interest means the difference between the:

- A. the current monthly rental value at the market rate of the **location** or the **reported unspecified location** the **Named Insured** has leased on the date the direct physical loss or damage occurred; and
- B. the actual monthly rent the **Named Insured** currently pays, including taxes, insurance, janitorial or other services or fees that the **Named Insured** pays as part of the rent and other monthly assessments.

Installation Location

Installation location means a premises that is not owned, leased or operated by the **Named Insured** at which **installation property** is or will be installed, constructed or serviced.

Installation Property

Installation property means **personal property** that has or will become a permanent part of an installation, construction, or service project being performed for others by the **Named Insured**, or on the **Named Insured's** behalf.

Insured Property

Insured property means **real property** and **personal property**.

Location

Location means each of the locations specified in the **Business Property Schedule of Locations** or scheduled in any endorsement to this Policy and includes:

- A. the area associated with that address in which the **Named Insured** is legally entitled to conduct business activities; and
- B. the area extending 1,000 feet beyond that address.

Manager

Manager means any natural person manager or **member**.

Manufactured Goods

Manufactured goods means goods manufactured at a premises:

- A. the **Named Insured** owns or operates; or
- B. that the **Named Insured** does not own or operate, provided the **Named Insured**:
 1. contracted for the goods to be manufactured exclusively for the **Named Insured**; and



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2. the **Named Insured** is the owner or licensee of the design, patent, trademark or copyright for the goods.

Market Value

Market value means the price that property might be expected to realize if offered for sale in a fair market.

Media

Media means recorded information in any format which is an existing original or which can be duplicated or replaced by purchasing an existing duplicate that is for sale, and including any material upon which it is inscribed, printed, written or recorded, owned by the **Named Insured** or owned by others in the **Named Insured's** care, custody or control.

Media does not include **money, securities, stock, fine arts, records of accounts receivable or research and development project property.**

Member

Member means any person serving on the Board of Managers or equivalent executive of a **Named Insured** that is a limited liability company.

Merchandise

Merchandise means:

- A. goods held for sale or installation by the **Named Insured** which are not **manufactured goods**; or
- B. **manufactured goods** which are completed and ready for packing, shipment, installation or sale at a **location** of any retail outlet.

Messenger

Messenger means any of the **Named Insured's** natural person **members**, proprietors, partners, **executive officers** or **employees** who are duly authorized by the **Named Insured** to have care and custody of the property outside the premises.

Microbes

Microbes means any:

- A. non-fungal microorganism;
- B. non-fungal, colony-form organism;
- C. virus; or
- D. bacteria.

Microbe includes any spores, mycotoxins, odors, or any other substances, products, or byproducts produced by, released by, or arising out of the current or past presence of **microbes**.

Mobile Computing Device

Mobile computing device means cellular phones, laptop computers and other personal hand-held electronic devices, including accessories for such portable computing devices used in the **Named Insured's** business that are owned by the **Named Insured, executive officers** or employees (including leased or temporary employees).

Mobile computing device does not include any of these devices while rented or leased to others or **stock**.

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Money

Money means:

- A. currency, coins and bank notes in current use and having a face value; and
- B. travelers checks, register checks and money orders held for sale to the public.

Monthly Leasehold Interest

Monthly leasehold interest means the original costs the **Named Insured** paid for **bonus payments** and **prepaid rent**, divided by the number of months left in the **Named Insured's** lease at the time of the expenditure.

Mudslide or Mudflow

Mudslide or mudflow means a river of liquid and flowing mud on the surface of normally dry land areas as when earth is carried by a current of water and deposited along the path of the current.

Named Insured

Named Insured means the persons or entities named as such on the **Business Crime Coverage Part, Business Property Coverage Part** or Policy Declarations.

For **insured property** that is the subject of a Contract of Sale, **Named Insured** includes the Contract of Sale Loss Payee.

Named Storm

Named storm means a tropical storm system that is declared to be named by the National Hurricane Center, World Meteorological Organization or any similar organization, agency or body responsible for naming such weather systems, including tropical storm spawned tornados or microbursts.

The named tropical storm begins when such organization, agency or body officially declares the storm system as a named tropical storm and ends when that organization, agency or body officially declares the named tropical storm:

- A. permanently downgraded to a tropical depression;
- B. reclassified as a Post Tropical Cyclone and the maximum sustained surface wind speed (using U.S. 1-minute average) is 33 kt (38 mph or 62 km/hr) or less; or
- C. reclassified as an Extra Tropical Cyclone and the maximum sustained surface wind speed (using U.S. 1-minute average) is 33 kt (38 mph or 62 km/hr) or less.

Net Income

Net Income means net profit or loss that would likely have been earned or incurred before taxes. **Net income** does not include any profit that would likely have been earned as a result of an increase in the business transactions due to favorable business conditions caused by the impact of the **covered peril** in the vicinity of such **covered peril**.

Net Leasehold Interest

Net leasehold interest means the net present value of the **gross leasehold interest** for each remaining month of the term of the lease, discounted at the Prime Rate on the date the direct physical loss or damage occurs, rounded to the nearest dollar.



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First Party Glossary of Defined Terms

Newly Acquired Location

Newly acquired location means a fixed premises the **Named Insured** owns, leases, rents or controls. The premises becomes a **newly acquired location** on the later of:

- A. the date the **Named Insured** obtains possession or control of the premises; or
- B. the date the **real property, personal property, fine arts, records of accounts receivable** or **media** for which the **Named Insured** has an insurable interest is placed at the premises.

Newly acquired location does not include:

- 1. a **location**;
- 2. an **unspecified location**;
- 3. a **reported unspecified location**;
- 4. an **installation location**; or
- 5. a fair, trade show or exhibition.

Occurrence

Occurrence means one event or a series of related events that contribute concurrently to or contribute in any sequence to physical loss of or damage to property. However, with respect to:

- A. the **equipment breakdown peril, occurrence** means all equipment breakdowns that manifest themselves at the same time and are the result of the same cause, regardless of the number of **locations** or **reported unspecified locations** or other premises involved.
- B. a **named storm, occurrence** means each **named storm**. If a **named storm** is downgraded to a tropical depression, such tropical depression shall be considered a separate **occurrence**.
- C. **theft, occurrence** means all loss sustained by the **Named Insured** caused by:
 - 1. any single act or series of related acts;
 - 2. any act or acts involving one person, or a group of persons acting together; or
 - 3. an act or event, or a series of related acts or events, not involving any identifiable person.
- D. **volcanic eruption, occurrence** means all volcanic eruptions, explosions or effusions that occur within any 168 hour period.
- E. **Employee Theft Coverage** or **Employee Theft of Client Property Coverage, occurrence** means:
 - 1. any single act;
 - 2. the combined total of all separate acts whether or not related; or
 - 3. a series of acts whether or not related,

committed by an **employee**, acting alone or in collusion with other persons, or any group of **employees** acting together, even if in collusion with other persons, during the **policy period**, before the **policy period** or both, subject to the **Loss Sustained During Prior Policy** Condition under the **BUSINESS CRIME COVERAGE CONDITIONS** in the **First Party Terms and Conditions**.
- F. **Forgery or Alteration Coverage, occurrence** means:
 - 1. any single act;
 - 2. the combined total of all separate acts whether or not related; or
 - 3. a series of acts whether or not related,

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committed by any one person acting alone or in collusion with others, or in which any such person is implicated, involving one or more instruments, during this **policy period**, before this **policy period** or both, subject to the **Loss Sustained During Prior Policy** condition under the **BUSINESS CRIME COVERAGE CONDITIONS** in the **First Party Terms and Conditions**.

G. Money and Securities Coverage or any other coverage provided under the **Business Crime Coverage Part**, **occurrence** means:

1. any single act, or series of related acts;
2. the combined total of all separate acts whether or not related; or
3. a series of acts whether or not related,

committed by any one person acting alone or in collusion with others, or not committed by any identifiable person, during the **policy period**, before the **policy period** or both, subject to the **Loss Sustained During Prior Policy** Condition under the **BUSINESS CRIME COVERAGE CONDITIONS** in the **First Party Terms and Conditions**.

H. Utility Supply Failure Coverage, occurrence means one event or a series of related events that contribute concurrently to or contribute in any sequence to physical loss of or damage to property, regardless of the number of **locations** or **reported unspecified locations** or the number of utility service providers or utility service properties involved in the same event.

Operations

Operations means the **Named Insured's** business activities occurring at the covered premises prior to the time and date of the loss or damage, including the **Named Insured's** activities as a lessor.

Operations does not include business activities as part of research and development projects.

Original Document

Original document means:

- A.** the first rendering or archetype and does not include photocopies or electronic transmissions even if received and printed; or
- B.** for the purposes of Forgery or Alteration Coverage only, a "substitute check", as defined in the Check Clearing for 21st Century Act.

Other Property

Other property means any tangible property other than **money** and **securities** that has intrinsic value.

Other property does not include any property listed in the **Business Crime Coverage Part** as specifically not covered.

Outdoor Trees, Shrubs, Plants or Lawns

Outdoor trees, shrubs, plants or lawns mean trees, shrubs, plants or lawns the **Named Insured** owns that are located outside.

Outdoor trees, shrubs, plants or lawns does not include growing crops, standing timber, **stock** or trees, shrubs, plants, grass or lawns that are part of a vegetated roof.

Period of Restoration

A. Period of restoration means the period of time that begins with:

1. the time and date that the physical loss or damage that causes **suspension of operations** occurs; or



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2. the date **operations** would have begun if such loss or damage delays the start of **operations** and such loss or damage is to any of the following:
 - a. **buildings** whether complete or under construction;
 - b. alterations or additions to existing **buildings**;
 - c. machinery, equipment, supplies or materials that are:
 - (1) used in such construction, alterations or additions;
 - (2) incidental to the occupancy of the area intended for construction, alteration or addition; or
 - (3) incidental to the alteration of the occupancy of an existing **building**.
- B. If the **Named Insured** resumes **operations**, with reasonable speed, the **period of restoration** ends on the earlier of:
 1. the date when the premises where the loss or damage occurred could have been physically capable of resuming the level of **operations** which existed prior to the loss or damage; or
 2. the date when a new permanent premises is physically capable of resuming the level of **operations** which existed prior to the loss or damage, if business is resumed at a new permanent premises.
- C. If the **Named Insured** does not resume **operations**, or does not resume **operations** with reasonable speed, whether at a **location, reported unspecified location** or elsewhere, the **period of restoration** will end on the date when the premises where the loss or damage occurred could have been restored to the physical size, construction, configuration and material specifications which existed at the time of loss or damage, with no consideration for any increased period of time:
 1. which would have been required to make changes in order to repair or reconstruct the property or tear down undamaged parts of the property, to meet the minimum requirements of an ordinance or law; or
 2. which would have been necessary to make the premises physically capable of resuming the level of **operation** which existed prior to the loss or damage after the completion of repairs or replacement.
- D. With respect to **Dependent Property Time Element Coverage** under the **OFF-SITE COVERAGE** section in the **Business Property Coverage Part**, **period of restoration** means the period of time that:
 1. begins on the date the physical loss of or damage to property at a **dependent property** occurs; and
 2. ends on the date when the property at that **dependent property** should be repaired or replaced with reasonable speed and similar quality.
- E. With respect to **research and development business income**, the **period of restoration** means the period of time that begins with the time and date of the physical loss of or damage to **research and development project property** that causes **suspension** of the **Named Insured's** research and development project and ends on the earlier of:
 1. the date such **research and development project property** could be recreated or restored with reasonable speed and similar quality to the condition that existed at the time of loss or damage; or
 2. 365 days immediately following the date the physical loss of or damage to such **research and development project property** occurred.
- F. No **period of restoration** will be cut short by the expiration of the Policy.

Personal Property

Personal property means:

- A. all property, other than **real property**, owned by the **Named Insured** and used in the **Named Insured's** business, including furniture, fixtures, machinery, **electronic data processing equipment** and **stock**;
- B. glass in **buildings** which, as a tenant, the **Named Insured** has a contractual responsibility to insure;
- C. the **Named Insured's** outdoor signs, antennas and towers and fences;
- D. **personal property of others**;





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- E. **personal property of executive officers or employees;**
- F. property, other than **real property**, the **Named Insured** leases for use in its business and for which the **Named Insured** has a contractual responsibility to insure, unless otherwise provided for under **personal property of others;**
- G. the value of labor, materials or services furnished or arranged by the **Named Insured** on **personal property of others;**
- H. the **Named Insured's** interest in **tenant's improvements and betterments;**
- I. power or communication generation or transmission equipment, including transmission and distribution lines of any type, owned, operated, controlled by or leased by the **Named Insured;** or
- J. vehicles or self-propelled machines (including autos, aircraft or watercraft) that:
 1. the **Named Insured** manufactures, processes or warehouses or holds for sale that are licensed for use on public roads while at a **location** or **reported unspecified location;**
 2. the **Named Insured** manufactures, processes or warehouses or holds for sale that are not licensed for use on public roads while at a **location** or **reported unspecified location;**
 3. are unpowered watercraft owned by the **Named Insured** while out of the water at a **location** or **reported unspecified location;** or
 4. are trailers owned by the **Named Insured** that are not licensed for use on public roads while at a **location** or **reported unspecified location.**

Personal property does not include **property not covered.**

Personal Property of Executive Officers or Employees

Personal property of executive officers or employees means personal property that is owned by **executive officers** or the **Named Insured's** employees (including leased or temporary employees) and that is usual to the occupancy of the **building.**

Personal Property of Others

Personal property of others means personal property that is not owned by the **Named Insured** but is in the **Named Insured's** care, custody or control.

Personal property of others does not include **personal property of executive officers or employees.**

Policy Period

Policy period means the period of time shown on the Policy Declarations, beginning on the effective date and time and ending on the expiration date and time, or the Policy's earlier cancellation date.

Policy Premium

Policy premium means the original premium and the fully annualized amount of any additional premiums, charged by the Insurer for coverage provided during the **policy period.**

Prearranged Transfer

Prearranged transfer means an electronic transfer of **money** or **securities** which is part of a regular or scheduled series of electronic transfers, authorized by **written** agreement, to a designated **financial institution** specifying:

- A. the amount of **money** or **securities** to be transferred; and
- B. account number to be credited.



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Premises

Premises means:

- A. the interior of that portion of any building the **Named Insured** occupies in conducting the **Named Insured's** business;
- B. with respect only to damage to **other property**, the exterior of that portion of any building the **Named Insured** occupies in conducting the **Named Insured's** business; or
- C. with respect only to the **Employee Theft of Client Property While on Client Premises Coverage** under the **Business Crime Coverage Part**, the interior of that portion of any building a **client** occupies in conducting the **client's** business or the interior of a **client's** owned, leased or rented residence.

Prepaid Rent

Prepaid rent means that unamortized portion of any amount of advance rent the **Named Insured** paid based on the percentage of the unexpired portion of the lease that remains at the time of physical loss or damage.

Prepaid rent does not include the customary rent for a rental period or any amount refunded to the **Named Insured**.

Property Not Covered

Property not covered means:

- A. animals unless:
 - 1. owned by others and boarded by the **Named Insured**, or
 - 2. owned by the **Named Insured** as **stock**, other than **research animals**, while inside of a **building** at a **location** or **reported unspecified location**;
- B. bulkheads, pilings, piers, wharves or docks;
- C. contraband, or property in the course of illegal transportation or trade;
- D. **fine arts, money, securities, records of accounts receivable, media** or **research and development project property**;
- E. vehicles or self-propelled machines (including autos, aircraft or watercraft) that are:
 - 1. licensed for use on public roads; or
 - 2. operated principally away from the **location** or **reported unspecified location**, except to the extent included in Paragraph **J.** of the **personal property** definition;
- F. land, naturally occurring water, air, growing crops and standing timber;
- G. **outdoor trees, shrubs, plants or lawns**;
- H. dams, dikes or retaining walls;
- I. underground mines, mine shafts, caverns, open pits or quarries; or
- J. any property which the **Named Insured** has covered under any other Policy in which such property is more specifically described, except for the excess of the amount due under such other coverage, whether collectible or not.

Qualifying Period

Qualifying period means the continuous period of time which must pass before the applicable coverage begins.

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Raw Stock

Raw stock means material in the state in which the **Named Insured** acquired it for conversion into **finished stock**.

Real Property

Real property means:

- A. **buildings** and temporary or appurtenant structures of such **buildings**;
- B. **fixtures**;
- C. **personal property** that is used to maintain or service the **buildings**, **locations** or **reported unspecified locations**;
- D. the **Named Insured's** indoor and outdoor signs;
- E. materials, equipment, supplies and temporary **buildings** used for making additions, alterations or repairs to any such **building**;
- F. paved or concrete surfaces owned by the **Named Insured**;
- G. **building** foundations; or
- F. underground pipes, flues and drains owned by the **Named Insured**.

Real property does not include **property not covered**.

Records of Accounts Receivable

Records of accounts receivable means accounting records used by the **Named Insured** to document the billing and collection of **money** due from the **Named Insured's** customers, regardless of what medium those records are inscribed, printed, written or recorded upon.

Records of accounts receivable includes:

- A. **money** due the **Named Insured** from its customers that the **Named Insured** is unable to collect after exerting all reasonable effort to do so;
- B. interest charges on any loan required to offset amounts the **Named Insured** is unable to collect pending the Insurer's payment of these amounts; and
- C. collection expenses in excess of the **Named Insured's** normal collection expenses that are made necessary by such loss or damage,

resulting from the direct physical loss of or damage to **records of accounts receivable**.

Rental Value

Rental value means that portion of **net income** that would have been earned or incurred as rental income from tenant occupancy of a **location** or **reported unspecified location** as furnished and equipped by the **Named Insured**, including fair rental value of any portion of the **location** or **reported unspecified location** which is occupied by the **Named Insured**.

Replacement Cost

Replacement cost means the cost to repair or replace **covered property** at the time of direct physical loss or damage with property of comparable material and quality on the same or another site, and used for the same purpose, without deduction for depreciation, deterioration, and obsolescence which amount is computed as of the time and at the place of such loss or damage. If property of the same kind and quality is no longer available, the Insurer will pay to replace it with other property of similar quality and function, including property of greater processing capacity.



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Replacement cost valuation for **insured property** includes the cost the **Named Insured** paid for non-refundable or non-transferable extended warranties, maintenance contracts or service contracts which are still in force at the time of loss or damage and are no longer valid as a result of loss of or damage to such **insured property**.

Reported Unspecified Location

Reported unspecified location means fixed premises that has been identified on a schedule submitted by the **Named Insured** and on file with the Insurer, including:

- A. the address of the premises and includes that area extending 1000 feet beyond that address;
- B. an identification of the **insured property**, **business income** or **extra expense**; and
- C. the value of such identified **insured property**, **business income** or **extra expense**.

If the **Named Insured** is a tenant, for purposes of **time element coverage**, **reported unspecified locations** includes that portion of the premises not rented, or intended to be rented, to others.

Reported unspecified location does not include:

- 1. a **location**;
- 2. an **unspecified location**;
- 3. a fair, trade show or exhibition;
- 4. an **installation location**; or
- 5. a **dependent property** with respect to loss or damage covered by any **time element coverage**.

Research Animals

Research animals means laboratory animals used in the **Named Insured's** research and development project or bred for sale to other medical technology or life science entities.

Research and Development Business Income

Research and development business income means:

- A. **net income** that would have been earned or incurred had no loss or damage resulting in an interruption in the **Named Insured's** research and development project occurred, including **net income** resulting from:
 - 1. lost or delayed pre-sale orders from new or current customers for a new product or an improved current product, whose entry into the marketplace is delayed because these products were the subject of lost or damaged **research and development project property**; or
 - 2. grants, endowments and any other contract revenues, licensing fees, consulting fees, funding grants and progress payments, including milestone contracts; plus
- B. **research and development project continuing expenses**.

However, **research and development business income** does not include any amount that is otherwise payable under this **Business Property Coverage Part** or that does not necessarily continue during the interruption in the research and development project.

Research and Development Project Continuing Expenses

Research and development project continuing expenses means the **Named Insured's** normal **continuing operating expenses** that are directly attributable to research and development projects, including any reasonable and necessary payroll expenses, rental payments as a tenant and factory overhead.

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Research and Development Project Property

Research and development project property means the **Named Insured's**:

- A. written, printed, electronic or inscribed documents, plans, records, formulas or other information, including any material upon which it is inscribed, printed, written or recorded;
- B. original or experimental property;
- C. existing prototypes used as the model for the final version of a new product or design; or
- D. undamaged property that needs to be recreated, restored or replaced due to covered loss of or damage to property in Paragraphs **A.**, **B.** or **C.**,

developed or used in conjunction with any ongoing and active research and development project.

Research and development project property does not include **research animals**, **media**, plants or crops or **fine arts**.

Robbery

Robbery means the unlawful taking of specified property from the care and custody of any person by one who has:

- A. caused or threatened to cause that person bodily harm; or
- B. committed an unlawful act witnessed by that person.

Safe Burglary

Safe burglary means the unlawful taking of:

- A. property from within a locked safe or vault by a person unlawfully entering the safe or vault as evidenced by marks of forcible entry upon its exterior; or
- B. a safe or vault from inside the **premises**.

Securities

Securities means negotiable and non-negotiable instruments or contracts representing either **money** or representing other tangible property that has intrinsic value, including:

- A. tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; or
- B. evidences of debt issued in connection with credit, debit or charge cards, which cards are not issued by the **Named Insured**.

Securities does not include **money**.

Sinkhole Collapse

Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite provided such cavities were not man made or did not result from **flood**.

Specified Peril

Specified peril means:

- A. aircraft or vehicles;
- B. explosion, fire or leakage from fire extinguishing equipment;
- C. lightning, smoke, **volcanic eruption**, **water damage**, weight of snow, ice or sleet;



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- D. windstorm or hail;
- E. riot, civil commotion or vandalism or **theft**;
- F. falling objects, excluding loss or damage to:
 - 1. **personal property** in the open; or
 - 2. the interior of a **building**, or property inside a **building**, unless the roof or an outside wall of the **building** is first damaged by a falling object;
- G. **sinkhole collapse**;
- H. solely with respect to **personal property** in the course of transit, **specified peril** also includes:
 - 1. vehicle collision upset or overturn; or
 - 2. sinking or stranding of a vessel, or collapse of a bridge, culvert, dock or wharf; or
- I. **equipment breakdown peril**, excluding loss of or damage to **insured property** caused by the discharge, dispersal, release or escape of refrigerants, including ammonia.

Stock

Stock means **raw stock, goods in process, finished stock or merchandise**, including packing or shipping materials and including software incorporated into such **finished stock or merchandise**.

Sublease Profit

Sublease profit means the net profit the **Named Insured** earns through subleasing the **building** or portion of the **building** that the **Named Insured** rents for the unexpired term of the cancelled lease or sublease, whichever would expire first. This amount is discounted based on the Prime Rate on the date the direct physical loss or damage occurs, rounded to the nearest whole number.

Suspended Equipment

Suspended equipment means **covered equipment**, provided the Insurer has complied with the requirements described in the **SUSPENDED EQUIPMENT** Condition in the **First Party Terms and Conditions**.

Suspension

Suspension means:

- A. the slowdown or cessation of the **Named Insured's** business activities; or
- B. that a part or all of the covered premises is rendered untenable.

System Penetration

System penetration means the intentional and malicious use of a computer to obtain unauthorized access to information and resources stored on **electronic data processing equipment**.

Tenant's Improvements and Betterments

Tenant's improvements and betterments means **fixtures**, glass, signs, alterations, installations or additions:

- A. made a part of a **building** the **Named Insured** occupies as a tenant but does not own;
- B. made or acquired at the **Named Insured's** expense exclusive of rent paid by the **Named Insured** or for which the **Named Insured** is legally required by written contract to insure; and
- C. that the **Named Insured** cannot legally remove.





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Tenant's Lease Interest

Tenant's lease interest means the difference between:

- A. the actual rent due for the unexpired portion of the cancelled lease at the time of covered loss or damage; and
- B. the rent due under the new lease for the same time period.

Theft

Theft means the unlawful taking of property.

Time Element Coverage

Time element coverage means **business income**, **research and development business income** or **extra expense** to the extent these apply under this **Business Property Coverage Part**.

Transfer Agreement

Transfer agreement means a **written** agreement with any **financial institution** authorized to transfer **money** and **securities** at the **Named Insured's** request.

Unspecified Location

Unspecified location means:

- A. a premises not listed in the **Business Property Schedule of Locations**; or
- B. a fair, trade show or exhibition.

An **unspecified location** does not include:

- 1. a **location**;
- 2. a **newly acquired location**;
- 3. a **reported unspecified location**;
- 4. an **installation location**; or
- 5. a **dependent property** with respect to loss or damage covered by any **time element coverage**.

Volcanic Eruption

Volcanic eruption means the eruption, explosion or effusion of a volcano that gives rise to physical loss or damage when such loss or damage is caused by:

- A. airborne volcanic blast or airborne shock waves;
- B. ash, dust or particulate matter; or
- C. lava flow.

Water Damage

Water damage means:

- A. the discharge or leakage of domestic or process water or steam from:
 - 1. water pipes and any other apparatus meant to carry or distribute water including, but not limited to, hoses and tubes and fire protection sprinkler system piping;



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2. appliances; or

3. mechanical systems; or

B. the overflow, discharge or leakage of water from bathroom, kitchen and laundry fixtures and faucets, within a **building**.

Written

Written means expressed through letters or marks placed upon paper and visible to the naked eye.

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These **First Party Terms and Conditions** apply to the **Business Property Coverage Part**, the **Business Crime Coverage Part**, as applicable, and their associated forms and endorsements.

I. ABANDONMENT

There can be no abandonment of any **covered property** to the Insurer unless the Insurer specifically agrees to such abandonment in writing.

II. APPRAISAL

If the **Named Insured** and the Insurer fail to agree on the amount of loss for physical damage or **business income** or **extra expense**, either may make a written demand for appraisal in which case within 30 days of that written demand each shall select an appraiser and shall notify the other of its chosen appraiser. This **APPRAISAL** Condition is not available to the **Named Insured** or the Insurer if there is a dispute as to whether the loss or damage was caused in whole or in part by a **covered peril**. This **APPRAISAL** Condition is not available if there is a dispute as to whether or not the loss is covered in whole or in part under this **coverage part**.

An individual may be chosen as an appraiser for a claim only if such individual is a competent, independent and disinterested person and who has no direct or indirect financial interest in the loss or the adjustment of the claim. That appraiser cannot be:

- A. the **Named Insured** or any of the **Named Insured's** employees or agents (including any public adjuster or public adjusting company hired by the **Named Insured**);
- B. employed by the Insurer; or
- C. an independent adjuster hired by the Insurer for such claim.

The appraisers will first select a competent, independent and disinterested umpire. If the appraisers fail to agree upon an umpire within 30 days then, only on the joint request of the **Named Insured** and the Insurer to a court of competent jurisdiction where the loss occurred, the **Named Insured** and the Insurer may request that the court select or appoint a competent, independent and disinterested umpire.

If the **Named Insured** and the Insurer fail to agree to submit a joint request to a court of competent authority, either may file the necessary documents in a court of competent jurisdiction where the loss occurred to compel the other to comply with the terms of this **APPRAISAL** provision.

The appraisers will then appraise, within a reasonable amount of time, the amount of loss, stating separately, as applicable:

- 1. the **actual cash value** or **replacement cost** as of the date of loss and the amount of loss, for each item of physical loss or damage; and
- 2. the amount of loss for each **time element coverage**.

If the appraisers fail to agree, they will submit their differences to the umpire. An award agreed to in writing by any two will determine the amount of loss and that award will be binding on both parties but such appraisal award will not determine whether the loss is covered. Any appraisal award addressing whether or not a loss is or is not covered is void and is not binding on either party to the appraisal.

The **Named Insured** and the Insurer will each:

- a. pay its chosen appraiser; and
- b. bear equally the other expenses of the appraisal and umpire.

A demand for appraisal shall not relieve the **Named Insured** of its continuing obligation to comply with all of the terms and conditions of this Policy.



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The Insurer will not be held to have waived any of its rights by any act relating to an appraisal. If there is an appraisal, the Insurer will still retain its right to deny the claim or challenge whether the damages from any loss are covered or otherwise excluded.

The **Named Insured** may only make a written demand for appraisal if the **Named Insured** has fully complied with all provisions of this Policy.

III. COMPLIANCE

No one may make a claim under the **Business Property Coverage Part** unless:

- A. there has been full compliance with all of the provisions of the **Business Property Coverage Part**; and
- B. the claim for coverage is brought within 2 years and 1 day after the date on which the direct physical loss or damage occurred.

IV. CONCEALMENT, MISREPRESENTATION AND FRAUD

This entire Policy shall be void if, whether before or after a loss, the **Named Insured** or designated representative:

- A. has concealed or misrepresented any material fact or circumstance concerning:
 - 1. this insurance or the subject thereof;
 - 2. the interest of the **Named Insured** therein; or
 - 3. any claim; or
- B. has falsely sworn to any such material fact or circumstance.

V. CONTROL OF PROPERTY

Any act or neglect by any person, other than a **Named Insured** designated representative, of any provision of these conditions or the **Business Property Coverage Part**, will not affect coverage. Breach of any condition of coverage at one or more **locations** or **reported unspecified locations** will not affect coverage at any other **building** where, at the time of loss or damage, the breach of condition did not exist.

VI. DUTIES AFTER LOSS OR DAMAGE

In the event of loss or damage, the **Named Insured** shall do the following:

- A. Take all necessary steps to protect the property from further loss or damage.
- B. Set aside the damaged **insured property** for examination by the Insurer as often as may be required and keep a record of its expenses necessary to protect **insured property**.
- C. As soon as practical, give written notice to the Insurer, or its designated representative, of the event giving rise to the loss or damage, including the date and time of such event, what occurred and the names and addresses of witnesses.
- D. Within 60 days after being requested by the Insurer, render to the Insurer a detailed, sworn proof of loss on a form provided by the Insurer;
- E. As often as may be reasonably required, exhibit to any person designated by the Insurer all that remains of any damaged or undamaged property and permit the Insurer to take samples of such property for inspection and analysis.
- F. Submit individually to examinations under oath at the Insurer's request and, if requested and identified by the Insurer, make its designated representatives, including, but not limited to, public adjusters, claims consultants,





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forensic accountants or other third parties providing claims related services, submit to examinations under oath, and give the Insurer a signed statement of each individual's answers.

- G. As may be reasonably required, produce for examination at the request of the Insurer all books of account, business records, bills, invoices and other vouchers, or certified copies thereof if originals have been lost, at such reasonable time and place as may be designated by the Insurer or its authorized representative, and permit extracts and copies thereof to be made.
- H. Cooperate with the Insurer in the investigation of any claim.
- I. Notify law enforcement authorities, if the **Named Insured** has reason to believe that any loss or damage involves a violation of law.

VII. LOSS PAYMENT

- A. Unless otherwise specified in this Policy, in the event of covered loss or damage to **covered property**, at the Insurer's option, the Insurer will either:
 - 1. pay the amount of loss or damage;
 - 2. pay the cost of repairing or replacing such **covered property**;
 - 3. take all or any part of the **covered property** at an agreed or appraised value; or
 - 4. repair or replace the **covered property** with other property of like kind and quality.
- B. If the Insurer elects to exercise option **A.3.** above with respect to any branded or labeled **merchandise** or **finished stock**, the **Named Insured** may:
 - 1. Stamp salvage on their **merchandise** or **finished stock**, or its containers, if the stamp will not physically damage the **merchandise** or **finished stock**; or
 - 2. Remove the brands or labels, if doing so will not physically damage the **merchandise** or **finished stock**. The **Named Insured** must re-label the **merchandise** or **finished stock** or its containers, to comply with the law.
- C. The Insurer will determine the value of such **covered property**, or the cost of its repair or replacement, in accordance with the **VALUATION** Condition.
- D. The Insurer will not pay more than the **Named Insured's** financial interest in the **covered property**.
- E. The Insurer, at the Insurer's expense, may elect to defend the **Named Insured** against suits arising from claims of owners of **covered property**.
- F. If the **Named Insured** has complied with all of the terms and conditions of this Policy, the Insurer will pay amounts due hereunder within 60 days after it receives an acceptable sworn proof of loss provided that the Insurer and **Named Insured** have reached agreement on the amount of loss or damage or an appraisal award has been made. Such payments will be made to the **First Named Insured**, subject to the **LOSS PAYEES AND MORTGAGEES** Condition below. However, the payment for loss or damage to **personal property of others** may be to the account of the owner of the property.

Covered **Debris Removal Costs and Expenses** and **Debris Removal – Additional Costs and Expenses** in the **Fees, Costs and Expenses Coverages** provision under the **LOCATION COVERAGES** section of the **Business Property Coverage Part** will be paid by the Insurer provided all such costs are reported to the Insurer in writing within 180 days of the **occurrence**.



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VIII. LOSS PAYEES AND MORTGAGEES

A. Loss Payees

If there is loss of or damage to **insured property**, in which the **Named Insured** and any Loss Payee, whether or not named in the **Schedule of Loss Payees or Mortgagees**, have an insurable interest:

1. the Insurer will adjust losses with the **Named Insured**, and
2. make payments jointly to the **Named Insured** and such Loss Payee, in their order of precedence, in accordance with the Loss Payee's financial interest in the applicable property.

If the Insurer pays such Loss Payee, such payments will satisfy the **Named Insured's** claims against the Insurer for that Loss Payee's property. The Insurer will not pay such owners more than their financial interest in the **insured property**.

B. Lender Loss Payees and Mortgagees

1. As used in this Section:
 - a. a Lender Loss Payee is any creditor who is shown on the **Schedule of Loss Payees or Mortgagees** as a Lender Loss Payee and whose interest in **insured property** is established by a written instrument including warehouse receipts, bills of lading, financing statements or security agreements;
 - b. a Mortgagee is any mortgagee or trustee who is shown on the **Schedule of Loss Payees or Mortgagees** as a Mortgagee with respect to the **real property** for which the mortgagee or trustee is named.
2. The Insurer will pay for covered loss or damage to each specified Lender Loss Payee or Mortgagee, in order of precedence, in accordance with the Lender Loss Payee's or Mortgagee's financial interest in the applicable property.
3. Each Lender Loss Payee and Mortgagee has the right to receive loss payment, even though:
 - a. the Insurer denied the **Named Insured's** claim because the **Named Insured** failed to comply with the terms of this Policy; or
 - b. such Lender Loss Payee or Mortgagee has started foreclosure or similar action on the **insured property**, provided such loss payee:
 - i. pays any premium due under this **Business Property Coverage Part** at the Insurer's request if the **Named Insured** has failed to do so;
 - ii. submits a signed, sworn proof of loss in accordance with the requirements of this Policy; and
 - iii. has notified us of any change in ownership, or substantial change in risk known to such Lender Loss Payee or Mortgagee.

If these requirements are met, all of the terms of this **Business Property Coverage Part** will then apply directly to such Lender Loss Payee or Mortgagee.

4. With respect to any Lender Loss Payees or Mortgagees:
 - a. The Insurer may cancel this Policy, including the interest of any Lender Loss Payee or Mortgagee, by giving such Lender Loss Payee or Mortgagee, or its agent, written notice:
 - i. 10 days prior to the effective date of cancellation, if cancellation is for nonpayment of premium; or
 - ii. 60 days prior to effective date of cancellation, if cancellation is for any other reason.

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- b. If a loss hereunder is made payable, in whole or in part, to a designated Lender Loss Payee or Mortgagee not named in this Policy, that interest may be cancelled by giving to such loss payee 10 days written notice of cancellation.
- c. If the Insurer pays the Lender Loss Payee or Mortgagee for loss under this **Business Property Coverage Part**, and denies payment to the **Named Insured**, the Insurer will, to the extent of the payment made to such Lender Loss Payee or Mortgagee, be subrogated to all the rights of the Lender Loss Payee or Mortgagee. However, any subrogation by the Insurer will not impair the right of such Lender Loss Payee or Mortgagee to recover the full amount of its claim. At the Insurer's option, the Insurer may pay the whole principal of the **Named Insured's** debt plus accrued interests. In this event, the **Named Insured** will pay its remaining debt to the Insurer.
- d. If the **Named Insured** fails to provide proof of loss, the Lender Loss Payee or Mortgagee, upon notice, will render proof of loss within 60 days of notice and will be subject to the provisions contained in this **First Party Terms and Conditions** and **Common Terms and Conditions** relating to **APPRAISAL, LOSS PAYMENT** and **NO SUIT AGAINST INSURER**.

C. Mortgagee Loss Payee

With respect to any Mortgagee as defined above, the interest of the Mortgagee in **real property** will not be invalidated by:

- 1. any act or neglect of the mortgagor or owner of the **real property**;
- 2. foreclosures, notice of sale, or similar proceeding with respect to the **real property**;
- 3. change in the title or ownership of the **real property**; or
- 4. change to an occupancy more hazardous than was represented by the **Named Insured**.

D. Contract of Sale Loss Payee

A Contract of Sale Loss Payee is a person or entity who is shown on the **Schedule of Loss Payees or Mortgagees** and with whom the **Named Insured** has entered a contract for the sale of **insured property**; provided that for such **insured property** in which both the **Named Insured** and such Contract of Sale Loss Payee have an insurable interest, the Insurer will:

- 1. adjust losses with the **Named Insured**; and
- 2. pay any claim for loss or damage jointly to the **Named Insured** and such Contract of Sale Loss Payee, as interests may appear.

E. Building Owner Loss Payee

- 1. A Building Owner Loss Payee is the person or entity who is shown on the **Schedule of Loss Payees or Mortgagees** and is the owner of the described **building** in which the **Named Insured** is a tenant.
- 2. Loss or damage to such **building** will be adjusted with such Building Owner Loss Payee. Any loss payment made to such Building Owner Loss Payee will satisfy the **Named Insured's** claims against the Insurer for such Building Owner Loss Payee property.
- 3. Loss or damage to **tenant's improvements and betterments** will be adjusted with the **Named Insured** unless the written lease agreement provides otherwise.

IX. NO BENEFIT TO BAILEE

This insurance shall in no way inure directly or indirectly to the benefit of any transportation carrier or bailee.



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X. OTHER INSURANCE

- A. If the **Named Insured** has other insurance covering the same loss or damage, the Insurer will pay on the least of the following amounts:
1. any Limit of Insurance applicable to the **covered property** that has sustained such loss or damage;
 2. the amount of covered loss or damage in excess of the amount due from that other insurance, whether the **Named Insured** can collect on it or not, without application of deductible amounts contained elsewhere in this **coverage part**; or
 3. the amount the Insurer would have paid had such other insurance not existed.
- B. Paragraph A. above does not apply to other insurance that is purchased as insurance in excess of the Limit of Insurance under this **coverage part**.

XI. POLICY PERIOD/COVERAGE TERRITORY

The Insurer will cover loss or damage commencing during the **policy period** of this Policy and within the **coverage territory** unless otherwise specified.

XII. RECOVERED PROPERTY

If either the **Named Insured** or Insurer recover any property after loss settlement, that party must give the other prompt notice. At the **Named Insured's** option, the property (other than **money** or **securities**) will be returned to the **Named Insured**. The **Named Insured** must then return to the Insurer the amount it paid to the **Named Insured** for the **covered property**. The Insurer will pay recovery expenses and the expenses to repair the recovered **covered property**, subject to the Limit of Insurance.

With respect to **money** or **securities**, any recoveries, less the cost of obtaining them, made after settlement of loss or damage covered by this **coverage part** will be distributed:

- A. first to the **Named Insured**, until the **Named Insured** is fully reimbursed for any loss or damage that the **Named Insured** sustains that exceeds the Limit of Insurance and the Deductible amount, if any;
- B. then to the Insurer, until the Insurer is reimbursed for the settlement made; and
- C. then to the **Named Insured**, until the **Named Insured** is reimbursed for that part of the loss or damage equal to the Deductible amount, if any.

Recoveries do not include any recovery:

1. from insurance, suretyship, reinsurance, security or indemnity taken for the Insurer's benefit; or
2. of original **securities** after duplicates of them have been issued.

XIII. RESUMPTION OF OPERATIONS

The Insurer will reduce the amount of **business income** and **research and development business income** loss payments to the extent that the **Named Insured** could resume **operations** or research and development projects in whole or in part:

- A. by using damaged or undamaged property, including **stock**; or
- B. by using any other premises.

Solely with respect to **suspension of operations** caused by direct physical loss of or damage to a **dependent property**, the Insurer will reduce the amount of **business income** loss payment to the extent the **Named Insured** could resume the **Named Insured's operation**, in whole or in part, by using any other available sources of materials or outlets for the **Named Insured's** products or services available to the **Named Insured**.





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XIV. SALVAGE AND RECOVERIES

All salvages, recoveries, and payments, excluding proceeds from subrogation and other insurance, recovered or received prior to a loss settlement under this Policy, shall reduce the loss accordingly. If recovered or received subsequent to a loss settlement under this Policy, such net amounts received shall be divided between the interests concerned in the proportion of such respective interests.

XV. SUSPENDED EQUIPMENT

The Insurer, or any of the Insurer's representatives, has the right to suspend the insurance provided for **covered equipment** from an **equipment breakdown peril** when the equipment is found to be in, or exposed to, a dangerous condition, provided that the Insurer, or any representative, has:

- A. told the **Named Insured** of the dangerous condition immediately upon discovering it and informed the **Named Insured** of the suspension of coverage; and
- B. mailed or delivered a notice of the suspension to the **First Named Insured's** last known address or the address where the **covered equipment** is located.

The **Named Insured** will get a pro-rata refund of premium for the suspended insurance. However, the suspension will be effective even if the Insurer has not yet made or offered a refund. Reinstatement can only be effected by a written endorsement issued by the Insurer.

XVI. TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO THE INSURER

If the Insurer pays a claim under this Policy, it will be subrogated, to the extent of such payment, to all the **Named Insured's** rights of recovery from other persons, organizations and entities. The **Named Insured** will execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The **Named Insured** shall do nothing to prejudice such rights.

The Insurer will have no rights of subrogation against:

- A. any person or entity who or which is a **Named Insured**;
- B. any subsidiary or any entity associated with the **Named Insured** through ownership or management;
- C. any other person or entity that the **Named Insured** waived its rights of subrogation against in writing before the time of loss.

XVII. VACANCY

If a **building** where loss or damage occurs has not been used by the **Named Insured** to conduct its normal business for more than 60 consecutive days before such loss or damage occurs, the Insurer will not pay for any loss or damage caused by any of the following even if they are **covered perils**:

- A. vandalism;
- B. sprinkler leakage, unless the **Named Insured** has protected the system against freezing;
- C. **building** glass breakage;
- D. **water damage**;
- E. **theft** or attempted **theft**.

With respect to all other **covered perils**, the Insurer will reduce the amount that would otherwise be paid for the loss or damage by 15%.



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If the **Named Insured's** normal **operation** is leasing property to others, a vacant **building** will be subject to this condition if the **Named Insured** has ceased actively leasing the **building** or has cut-off power, heat and water utility services to the **building**.

Buildings under active construction or active renovation are not considered vacant.

XVIII. VALUATION

A. Except as provided in Paragraph B. below, and subject to all applicable Limits of Insurance, the Insurer will not pay more than the lesser of the following:

1. the **replacement cost**; or
2. the actual cost to repair or replace **covered property**.

If the **Named Insured** does not repair or replace the **covered property**, or the repair or replacement exceeds 24 months from the date of loss or damage unless a longer time frame is agreed to by the Insurer, the Insurer will pay the **actual cash value** of such property.

If the **Named Insured** commences repair or replacement of such **covered property** and completes it within 24 months from the date of loss or damage, or such agreed to longer period, the Insurer will pay the difference between the **actual cash value** previously paid and the lesser of Paragraphs 1. or 2. above.

B. With respect to the following **covered property**, the Insurer will not pay more than the following amounts:

1. **Accounts receivable**: for **records of account receivable** for which duplicates do not exist, the full cost to research and reproduce such records plus the cost of the blank materials on which they reside. For **records of accounts receivable** for which duplicates do exist, the cost of the labor to transcribe or copy such records, plus the cost of the blank materials on which they reside.

If the **Named Insured** cannot accurately establish the amount of accounts receivable outstanding at the time of loss of or damage to the **records of accounts receivable**, the following method will be used:

- a. determine the average monthly amount of accounts receivable for the 12 months immediately preceding the month in which the loss or damage occurs; and
- b. adjust that average monthly amount for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the monthly average.

The following will be deducted from the total amount of accounts receivable, however that amount is established:

- i. the amount of the accounts receivable for which there is no loss or damage;
- ii. the amount of the accounts receivable that the **Named Insured** is able to re-establish or collect;
- iii. an amount to allow for probable bad debts that the **Named Insured** is normally unable to collect; and
- iv. all unearned interest and service charges.

2. **Personal property** that is leased or rented from others, **personal property of others** and nonowned trailers: the lesser of the following:

- a. the amount for which the **Named Insured** is liable under the written contract for such property;
- b. the actual cost to repair such property; or
- c. the **replacement cost**.

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3. **Fine arts:** the appraised **market value** as of the time, and at the place, of loss or damage. In case of loss to any part of a pair or set, the Insurer may:
 - a. repair or replace any part to restore the pair or set to its value before the loss; or
 - b. pay the difference between the value of the pair or set before and after the loss.
4. **Glass: replacement cost,** including the costs and expenses incurred to put up temporary plates or board up openings and to remove or replace obstructions when repairing or replacing glass that is part of a **building**, but not including the removal or replacement of window displays.
5. **Goods in process:** the value of **raw stock**, the **Named Insured's** labor expended and other materials incorporated and the cost to repurchase proprietary property licenses, plus the proper proportion of overhead charges.
6. **Media:** for **media** for which duplicates do not exist, the full cost incurred to research and reproduce a master copy of such **media** plus the cost of the blank materials on which it resides. For **media** for which duplicates do exist, the cost incurred for the labor to transcribe or copy such **media**, plus the cost of the blank materials on which it resides.

If the **media** is not reproduced or replaced, the loss will be valued at the cost to replace the blank material on which the **media** resides with substantially identical type of such blank materials.
7. **Merchandise** which has been sold and not delivered and **finished stock:** the regular cash selling price, less all costs to complete the sale and discounts and charges to which such **finished stock** or **merchandise** would have been subject had no loss or damage occurred.
8. **Money or securities:**

Money: only up to and including its face value.

Securities: only up to and including their value at the close of business on the day the loss was **discovered**.
9. **Outdoor trees, shrubs, plants or lawns:** the reasonable and necessary costs of a qualified contractor to remove the damaged tree, shrub, plant or lawn from the **location** or **reported unspecified location** and the replacement of such property with similar type, size and quality as the damaged property including reasonable repairing and replanting costs. No payment will be made for the replacement, repairing or replanting of such property until the repairing, replacement and replanting is completed. Damaged **outdoor trees, shrubs, plants or lawns** not replaced within 12 months from the date of the loss have no value.
10. Property for sale, other than **stock** or **merchandise**, the lesser of the:
 - a. **replacement cost;**
 - b. the selling price; or
 - c. **actual cash value.**
11. Property in transit:
 - a. Property under invoice, at the actual invoice cost, including prepaid freight, together with such cost and charges since shipment as may have accrued and become legally due thereon.
 - b. Property not under invoice, in accordance with the valuation provisions of this Policy, less any charges saved which would have become due and payable upon delivery at destination.
12. **Research and development project property:** the actual cost necessary to:
 - a. research, recreate, repair or replace the **research and development project property**, including the cost of materials and supplies; and



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- b. research, recreate or reproduce information, on any format, documenting that lost or damaged **research and development project property** as of the date of such loss or damage.

However, the Insurer will only pay for these costs if the **Named Insured** repairs, replaces or recreates the **research and development project property**. Any **research and development project property** not repaired, replaced or recreated has no value. When production of a new product begins by anyone, the **research and development project property** for that product and all associated research and recreation costs have no value.

13. Tenant's improvements and betterments:

- a. **Replacement cost** if the **Named Insured** repairs or replaces with reasonable speed.
- b. A proportion of the **Named Insured's** original cost if the **Named Insured** does not repair or replace with reasonable speed. The Insurer will determine the proportionate value as follows:
- i. multiply the original cost by the number of days from the date of the loss or damage to the expiration date of the lease; and
 - ii. divide that amount determined in Paragraph i. above by the number of days from the installation of the **tenant's improvements and betterments** to the expiration of the lease.

If the lease contains a renewal option, the expiration date of the renewal option period will be used as the expiration date of the lease.

- c. If others pay for the repairs or replacement, then the Insurer will only pay for that portion which has not been paid for by others.
14. Vehicles or self-propelled machines (other than nonowned trailers), railroad rolling stock and contractor's equipment: at the lesser of the following for that lost or damaged property:
- a. applicable scheduled Limit of Insurance;
 - b. **actual cash value**;
 - c. cost to reasonably restore that property to its condition immediately before loss or damage; or
 - d. cost of replacing that property with used, but substantially identical property.

XIX. BUSINESS CRIME COVERAGE CONDITIONS

Solely with respect to crime coverage provided under the **Business Crime Coverage Part** and the **Employee Theft, Forgery or Alteration and Money and Securities Additional Coverages** under the **Business Property Coverage Part**, the following conditions apply:

A. Joint Named Insured

1. If the **Named Insured** or partner, proprietor, **member** or officer of that **Named Insured** has knowledge of any information relevant to this insurance, that knowledge is considered knowledge of every **Named Insured**.
2. An **employee** of any **Named Insured** is considered to be an **employee** of every **Named Insured**.
3. If any crime coverage is cancelled or terminated as to any **Named Insured**, a loss with respect to that **Named Insured** is covered only if the loss was **discovered** during the period of time in the **When Loss Must be Sustained and Discovered Condition** below. However, this extended period to **discover** loss terminates as to that **Named Insured** immediately upon the effective date of any other insurance obtained by that **Named Insured** replacing in whole or in part the insurance afforded hereunder, whether or not such other insurance provides coverage for loss or damage sustained prior to its effective date.
4. In the event loss or damage is sustained by more than one **Named Insured**, the Insurer will not pay more than if the loss or damage was sustained by one **Named Insured**.





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B. Named Insured Sponsored Employee Benefit Plans

Any **employee benefit plan** shown under the **Business Property Coverage Part** Declarations or the **Business Crime Coverage Part** Declarations as included as an additional **Named Insured** are so included only with respect to **Employee Theft Coverage**.

In compliance with certain provisions of the Employee Retirement Income Security Act of 1974 (ERISA):

1. If the **First Named Insured** is an entity other than an **employee benefit plan**, any payment made by the Insurer will be made jointly to the **First Named Insured** and to the **employee benefit plan** that sustained loss.
2. If two or more **employee benefit plans** are insured under this **coverage part**, any payment the Insurer makes for covered loss:
 - a. sustained by two or more **employee benefit plans**; or
 - b. of commingled funds or other property of two or more **employee benefit plans**,

is to be shared by each **employee benefit plan** sustaining loss in the proportion that the amount of insurance required for each such **employee benefit plan** under the Employee Retirement Income Security Act of 1974 (ERISA) bears to the total of such payments.
3. The **First Named Insured** must purchase a Limit of Insurance applicable to **Employee Theft Coverage** that is at least equal to the minimum amount required by ERISA for any **employee benefit plans**. If **employee benefit plans** are insured jointly with any other entity under this **coverage part** the limit must be at least equal to the minimum amount required by ERISA as if each **employee benefit plan** were insured independently. If, during this **policy period**, it is determined that the applicable Limit of Insurance as shown in the **Business Property Schedule of Coverages and Limits** or **Business Crime Schedule of Coverages, Limits and Deductibles** was less than the amounts required by ERISA on the effective date of this Policy, then, at the request of the **First Named Insured** during this **policy period**, and subject to the payment of any additional premium, the applicable Limit of Insurance may be amended to equal the minimum amount required by ERISA.
4. The deductible otherwise applicable to **Employee Theft Coverage** does not apply to loss sustained by any **employee benefit plan**.

C. New Employees/New Employee Benefit Plans**1. New Employees or Premises**

If, during this **policy period** the **Named Insured** establishes any additional **premises** or hires additional **employees**, any insurance afforded for **employees** and **premises** shall also apply to those additional **employees** and **premises**.

2. New Employee Benefit Plans

If any **employee benefit plan** is acquired by the **Named Insured** during the **policy period** that is:

- a. sponsored and approved by the **Named Insured**; and
- b. required to be bonded under the provisions of ERISA,

that **employee benefit plan** shall be included as a **Named Insured** under this **coverage part**.

D. Loss Covered Under This Insurance and Prior Insurance Issued by the Insurer or Any Affiliate of the Insurer

If the **Named Insured discovers** covered loss during the **policy period** resulting directly from an act or series of acts that took place partly during the **policy period** and partly during a **policy period** of any prior cancelled or



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terminated Policy that the Insurer or any affiliate issued to the **Named Insured** or any predecessor in interest, the most the Insurer will pay is the larger of the amount recoverable under this Policy or the prior Policy.

E. Loss Sustained During Prior Policy

1. If the **Named Insured**, or a predecessor in interest, sustained a loss that could have been recovered under a prior policy except that the time within which to **discover** the loss under such prior policy had expired, then the Insurer will pay for it under this Policy, provided:
 - a. this Policy became effective at the time of cancellation or termination of such prior Policy; and
 - b. the loss would have been covered by this Policy had it been in effect at the time of such loss.
2. The Limit of Insurance available under this Loss Sustained During Prior Policy Condition is part of, and not in addition to, the applicable Crime Coverage Limits of Insurance and is limited to the following:
 - a. when the prior policy was issued by the Insurer or any affiliate of the Insurer, the highest single Limit of Insurance of the amount recoverable under:
 - i. this Policy as of its effective date; or
 - ii. the prior policy had it remained in effect.
 - b. when the prior policy was not issued by the Insurer or any of its affiliates, the lesser of the single Limit of Insurance of the amount recoverable under:
 - i. this Policy as of its effective date; or
 - ii. the prior policy had it remained in effect.

F. Non-Cumulation of Limit of Insurance

Regardless of the number of years this Policy or similar insurance (whether issued on a "Loss Sustained" or "Loss Discovered" basis) issued by the Insurer remains in force or the number of premiums paid, the Limit of Insurance does not cumulate from one **policy period** to another **policy period**.

G. Ownership of Property; Interests Covered

The **money**, **securities** and **other property** covered under this **coverage part** is limited to such property:

1. that the **Named Insured** owns or leases;
2. that the **Named Insured** holds for others; or
3. owned and held by someone other than the **Named Insured** under circumstances which make the **Named Insured** responsible for the property prior to the time of loss.

Solely with respect to an **employee benefit plan**, the **money**, **securities** and **other property** covered under any crime coverage is limited to all funds or property that the **employee benefit plan** uses or may use as a source for the payment of benefits to plan participants or beneficiaries, as described by the Employee Retirement Income Security Act of 1974 (ERISA), any amendments thereto and any regulations promulgated thereunder.

However, this insurance is for the **Named Insured's** benefit only. It provides no rights or benefits to any **clients** or to any other person or organization.

H. Termination of Coverage as Respects Acts of Any Employee

Coverage is terminated with respect to any **employee**:

1. immediately upon discovery of a dishonest act:

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- a. committed by that **employee** while employed by the **Named Insured**, or
- b. committed by that **employee** prior to becoming employed by the **Named Insured**, provided dishonest acts committed prior to becoming employed by the **Named Insured** resulted in a loss equal to or exceeding \$10,000,

provided that such discovery was made by the **Named Insured** or any of the **Named Insured's employees**, partners, proprietors, **members**, **managers**, officers, directors or trustees, not in collusion with the **employee** who committed such act, whether before or after becoming employed by the **Named Insured**.

- 2. on the date specified in the notice mailed to the **Named Insured**. That date will be at least 60 days after the date of mailing.

The Insurer will mail or deliver the notice to the **First Named Insured's** last mailing address known to the Insurer. If notice is mailed, proof of mailing will be sufficient proof of notice.

I. When Loss Must be Sustained and Discovered

Except as provided in the Loss Sustained During Prior Policy Condition, loss is covered only if sustained during the **policy period** and **discovered** no later than one year from the date of cancellation or expiration of the Policy. However, with respect to any **Named Insured** who obtains any other insurance replacing in whole or in part the insurance afforded by such crime coverages, regardless of whether such insurance is obtained during or after the **policy period**, this extended period to **discover** loss terminates immediately upon the effective date of such other insurance, whether or not such other insurance provides coverage for such crime loss sustained prior to its effective date.

J. Worldwide Coverage and Other Territory Changes

With respect to **Employee Theft Coverage**, coverage applies anywhere in the world for **employees** while temporarily outside the **coverage territory** for a period of 90 days or less.

With respect to **Forgery or Alteration Coverage** and **Computer Fraud Coverage**, coverage applies anywhere in the world.



CNA PARAMOUNT
Professional Services
Business Property Coverage Part Declarations

Policy Number: 6056872807

1. Named Insured and mailing address

Name: SESI CONSULTING ENGINEERS

Address: 12A MAPLE AVE

PINE BROOK, NJ 07058-9837

2. Limits of Insurance, Deductibles Waiting periods

See Business Property Schedule of Coverages and Limits
and Business Property Schedule of Locations

3. Premium, Surcharges Taxes and Fees at Issuance

Total Premium for this Coverage Part

New Jersey PLIGA Surcharge

Total Premium, Surcharges Taxes and Fees for this Coverage Part

Terrorism Risk Insurance Extension Act Premium

Your Premium includes the following amount to cover a fire loss that follows from a certified act of terrorism, even if certified acts of terrorism are otherwise excluded under this policy (statutorily required for locations in the Standard Fire Policy states of CA, GA, HI, IA, IL, MA, ME, MO, NC, NJ, NY, OR, RI, WI and WV) :

**CNA PARAMOUNT****Business Property Schedule of Coverages and Limits**

Policy Number: 6056872807

COVERAGES AND LIMITS

Coverages under the **Business Property Coverage Part** apply as shown below.

Limits of Insurance shown as Each Location apply separately for any one occurrence at each location identified in the **Business Property Schedule of Locations**, and at each reported unspecified location, if applicable. Limits of Insurance shown as Each Occurrence represent the total the Insurer will pay for any one occurrence for that coverage. However, if a particular coverage is shown as "Not Covered", then such coverage is not provided under this **Business Property Coverage Part**. If a different Limit of Insurance is shown for a particular coverage at a specific location, that Limit replaces, and is not in addition to, the Limit of Insurance shown for that coverage in the **Business Property Schedule of Coverages and Limits**, for that location.

SPECIFIED LOCATION COVERAGE AGREEMENT

LOCATION BASE COVERAGE:	
Real Property Coverage	SEE THE SCHEDULE OF LOCATIONS
Personal Property Coverage	
TIME ELEMENT COVERAGE:	
Business Income Coverage	SEE THE SCHEDULE OF LOCATIONS
Extra Expense Coverage	

FEES COSTS AND EXPENSES COVERAGES

Architects & Engineers and Other Professional Fees	Included within the applicable Real Property or Personal Property Limit
Brands & Labels Costs and Expenses	Not Covered
Debris Removal Costs and Expenses	Included within the applicable Real Property or Personal Property Limit
Debris Removal:	
Additional Costs and Expenses	\$25,000 Each Location
Uncovered Property	Not Covered
Expediting Costs and Expenses	Not Covered
Green Insured Property:	
Costs and Expenses	Not Covered
Time Element	Not Covered

OFF-SITE COVERAGES

Deferred Payments Coverage	Not Covered
Dependent Property Time Element Coverage	Not Covered
Installation Coverage	Not Covered
Mobile Computing Devices - Worldwide Coverage	Not Covered
Property at Unspecified Locations Coverage – Property Damage and Time Element Combined	Not Covered
Property in Transit Coverage – Property Damage and Time Element Combined	Not Covered
Worldwide Media and Accounts Receivable Coverage	Not Covered

**CNA PARAMOUNT****Business Property Schedule of Coverages and Limits**

Policy Number: 6056872807

ADDITIONAL COVERAGES

Contaminants or Pollutants Clean Up and Removal Coverage – Property Damage and Time Element Combined	\$10,000	Each Location
Contamination by a Refrigerant Coverage	\$25,000	Each Location
Contractual Penalties Coverage	Not Covered	
Denial of Access Coverage:		
Civil Authority	Included within the applicable Time Element Coverage Limit	Number of Days: 28
Ingress/Egress	Not Covered	
Electronic Vandalism Coverage – Property Damage and Time Element Combined	Not Covered	
Employee Theft Coverage	Not Covered	
Equipment Breakdown – Spoilage Coverage	Not Covered	
Expense to Reduce Loss – Business Income	Not Covered	
Extended Indemnity Period – Business Income Property	Not Covered	
Forgery or Alteration Coverage	Not Covered	
Fungi, Wet Rot, Dry Rot and Microbe Coverage – Property Damage and Time Element Combined	\$25,000	Aggregate
Loss Adjustment Expense Coverage	\$25,000	Each Occurrence
Money and Securities Coverage	Not Covered	
Newly Acquired Locations and Property Coverage:		
Newly Acquired or Constructed Real Property	\$250,000 Number of Days:	Each Occurrence 30
Newly Acquired – Other Property	\$100,000 Number of Days:	Each Occurrence 30
Newly Acquired Location – Time Element	\$100,000 Number of Days:	Each Occurrence 30
Ordinance or Law Coverage:		
Undamaged Insured Property	Not Covered	
Demolition and Repair Cost	\$10,000	Each Location
Increased Period of Restoration	Not Covered	
Pair or Set Coverage	Included within the applicable Personal Property Limit	
Protection of Property Coverage:		
Removal of Insured Property	Included within the applicable Real Property or Personal Property Limit	Number of Days: 30
Preservation of Insured Property	Not Covered	

**CNA PARAMOUNT****Business Property Schedule of Coverages and Limits**

Policy Number: 6056872807

ADDITIONAL COVERAGES

Reported Unspecified Locations Real Property Personal Property Business Income Extra Expense	Not Covered
Research and Development Coverage:	
Research and Development Project Property	Not Covered
Research and Development Business Income	Not Covered
Theft Damage to Non Owned Building Coverage	Included within the applicable Personal Property Limit
Trees, Shrubs, Plants and Lawns Coverage	\$1,000 Each Item \$25,000 Each Location
Unintentional Errors or Omissions Coverage	Not Covered
Utility Supply Failure Coverage:	
Property Damage	Not Covered
Time Element	Not Covered

ADDITIONAL COVERAGE BASKET

All coverages shown in the SCHEDULE below are part of the **Additional Coverage Basket** and subject to a combined single Each Location Limit of Insurance shown in the SCHEDULE below. Such Limit of Insurance applies separately for any one occurrence at each location identified in the **Business Property Schedule of Locations**, and at each **reported unspecified location**, if applicable, unless the **Additional Coverage Basket** is shown as "Not Covered" for any specific location. If a different Limit of Insurance is shown for **Additional Coverage Basket** at a specific location, that Limit replaces, and is not in addition to, the Limit of Insurance shown for **Additional Coverage Basket** below, for that location.

SCHEDULE

Accounts Receivable Coverage	\$25,000 Each Location
Fine Arts Coverage (subject to Per Item Limit of \$100,000)	
Fire Department Service Charge Coverage	
Lessee Leasehold Interest Coverage	
Lost Key Replacement Coverage	
Non Owned Detached Trailers Coverage	
Recharge of Fire Protection Equipment Coverage	
Restoration of Media Coverage	
Reward Payments Coverage	



CNA PARAMOUNT

Business Property Schedule of Locations

Policy Number: 6056872807

Blanket Limits of Insurance

The Limit of Insurance shown below for that **Blanket Coverage Type** represents the sum total the Insurer will pay for any one occurrence for such blanket coverage. That Blanket Limit applies only at **locations** for which the Limit of Insurance is shown as Included in Blanket for that blanket coverage type under the **Location and Coverage Schedule**. If a particular coverage type does not apply at a specific **location**, the Limit of Insurance will be shown as Not Covered for that **location**. If a specific dollar amount Limit of Insurance is shown for that coverage type at a **location**, that Limit replaces, and is not in addition to, the Blanket Limit of Insurance for that coverage type, for that **location**.

Blanket Personal Property	\$610,000
---------------------------	-----------

Deductibles/Periods of Indemnity/ Percentages

The Property Deductible shown below applies to all loss, damage, cost or expense covered by the **Business Property Coverage Part**, unless a more specific deductible is shown in the **SCHEDULE** below or at a **location** shown in the **Location and Coverage Schedule**. If a Qualifying Period is shown below, then the **qualifying period** will apply to all **Business Income** and **Research and Development Business Income** Coverages.

Monetary Deductibles

Deductible Amount or Percentage

Property Deductible

\$1,000

Location and Coverage Schedule

Real Property, Personal Property, Business Income or Extra Expense Coverage apply only to the extent shown for the **locations** described below.

Additional Coverages and Fees, Costs and Expenses Coverage that show an Each Location Limit of Insurance in the **Business Property Schedule of Coverages and Limits**, and the **Additional Coverage Basket**, apply at each **location** described below. If a different Limit of Insurance is shown for a particular coverage at a specific **location**, that Limit replaces, and is not in addition to, the Limit of Insurance shown for that coverage in the **Business Property Schedule of Coverages and Limits**, for that **location**. If a particular coverage does not apply at a specific **location**, that coverage will be shown as "Not Covered" at that **location**.

Location
Number
1

Location Address:

12A MAPLE AVE

PINE BROOK

NJ 07058

Location Base Coverages

Personal Property	Included in Blanket Personal Property
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Extra Expense	\$100,000
---------------	-----------

Location
Number
2

Location Address:

12 MAPLE AVENUE

BLDG B

PINE BROOK

NJ 07058

Location Base Coverages

Personal Property	Included in Blanket Personal Property
-------------------	---------------------------------------

Extra Expense	\$100,000
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**CNA PARAMOUNT****Schedule of Loss Payees or Mortgagees Endorsement**

It is understood and agreed that the following are added as Loss Payees (Clause A), Lender Loss Payees (Clause B), Mortgagees (including Trustees) (Clause B/C), Contract Sale Loss Payees (Clause D) Building Owner Loss Payees (Clause E) as described under the Section **LOSS PAYEES OR MORTGAGEES** of the **First Party Terms and Conditions**.

Location Number	Name and Address of Loss Payee, Lender Loss Payee, Mortgagee, Building Owner Loss Payee, or Contract Sale Loss Payee
	Not applicable

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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Business Property Coverage Part

The following coverages apply to the extent shown in the **Business Property Schedule of Coverages and Limits** or the **Business Property Schedule of Locations**.

I. LOCATION COVERAGES

A. Location Base Coverage

1. Real Property Coverage

The Insurer will pay for direct physical loss of or damage to **real property** at a **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for such loss or damage is the applicable **Real Property Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations** at that **location**.

2. Personal Property Coverage

The Insurer will pay for direct physical loss of or damage to **personal property** at a **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for such loss or damage is the applicable **Personal Property Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations** at that **location**.

3. Time Element Coverage

a. Business Income Coverage

The Insurer will pay for the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations** caused by direct physical loss of or damage to property at a **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for such loss of **business income** is the applicable **Business Income Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations** at that **location**.

b. Extra Expense Coverage

The Insurer will pay **extra expense** caused by direct physical loss of or damage to property at a **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for such **extra expense** is the applicable **Extra Expense Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations** at that **location**.

c. Business Income and Extra Expense Coverage

If a **Business Income and Extra Expense Coverage** Limit of Insurance is shown in the **Business Property Schedule of Locations** at a **location**, the Insurer will pay for the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**, and **extra expense**, caused by direct physical loss of or damage to property at that **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for all such loss of **business income** and **extra expense** is the applicable **Business Income and Extra Expense Coverage** Limit of Insurance.

B. Fees, Costs and Expenses Coverages

If the Insurer pays for loss or damage to any **insured property** pursuant to any **Location Base Coverage** shown in Paragraph **A.** above, or at **reported unspecified locations**, the Insurer will also pay for the following reasonable and necessary fees, costs and expenses incurred by the **Named Insured** in connection with such

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CNA PARAMOUNT

Business Property Coverage Part

covered loss or damage. The most the Insurer will pay for any of the following **Fees, Costs and Expenses Coverages** are the Limits of Insurance shown in the **Business Property Schedule of Coverages and Limits**. Limits for these coverages apply in addition to any other applicable Limits of Insurance, unless otherwise stated. Limits of Insurance applicable at a **location** that differ for a specific **location** will be shown in the **Business Property Schedule of Locations** for that **location**. Those Limits replace, and are not in addition to, the Limits of Insurance shown in the **Business Property Schedule of Coverages and Limits** for those specific coverages and **locations**. If any of these coverages do not apply at any specific **location**, the Limit of Insurance will show as Not Covered for those **locations**.

1. Architects & Engineers and Other Professional Fees

The Insurer will pay the fees incurred for the services of architects, engineers or construction consultants approved by the Insurer and resulting directly from the repair or replacement of such **insured property**.

The amount the Insurer will pay for such fees is included within the applicable **Real Property Coverage** or **Personal Property Coverage** Limits of Insurance.

2. Brands & Labels Costs and Expenses

In accordance with the **LOSS PAYMENT** Condition in the **First Party Terms and Conditions**, the Insurer will pay the costs and expenses incurred to remove the brands and labels from **merchandise** or **finished stock** and to stamp "salvage" on such **merchandise** or **finished stock** or its containers.

The amount the Insurer will pay for all such costs and expenses is included within the applicable **Personal Property Coverage** Limit of Insurance.

3. Debris Removal Costs and Expenses

The Insurer will pay the costs and expenses incurred to remove debris of **covered property** remaining after such loss or damage.

Debris Removal Costs and Expenses does not include the costs or expenses of removing, extracting or disposing of **contaminants or pollutants** from land or water.

The amount the Insurer will pay for all such costs and expenses is included within the remaining Limit of Insurance for the applicable **covered property** after payment of the covered physical loss or damage.

4. Debris Removal

a. Additional Costs and Expenses

If the amount incurred for the covered loss or damage to **covered property**, including **Debris Removal Costs and Expenses**, exceeds the applicable Limit of Insurance for such **covered property**, the Insurer will pay the remaining debris removal costs and expenses incurred.

The most the Insurer will pay for such remaining debris removal costs and expenses at any one **location** or **reported unspecified location** for any one **occurrence** is the **Debris Removal – Additional Costs and Expenses** Limit of Insurance.

b. Uncovered Property

If wind causes direct physical loss of or damage to **covered property**, the Insurer will also pay for the expense the **Named Insured** incurs to remove debris of uncovered property that is blown onto a **location** or **reported unspecified location** by wind and to remove debris of **outdoor trees, shrubs, plants or lawns** damaged by wind.

The most the Insurer will pay for uncovered property at any one **location** or **reported unspecified location** for any one **occurrence** is the **Debris Removal – Uncovered Property** Limit of Insurance.



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Business Property Coverage Part

5. Expediting Costs and Expenses

The Insurer will pay the additional costs and expenses incurred for temporary repair of damage to **covered property** and the additional expenses incurred for expediting the permanent repair or replacement of such damaged **covered property**. However, the Insurer will not pay such costs and expenses if they are covered elsewhere in this **coverage part**.

The most the Insurer will pay for all such costs and expenses at any one **location** or **reported unspecified location** for any one **occurrence** is the **Expediting Costs and Expenses** Limit of Insurance.

6. Green Insured Property

a. Costs and Expenses

With respect to **green insured property**, the Insurer will pay the costs and expenses incurred:

- i. to reuse or salvage **building** materials and products;
- ii. to extract recyclable construction waste and transport it to recycling facilities instead of landfills but only to the extent they are not offset by any income derived from the recycling;
- iii. for the services of accredited architects or engineers approved by the Insurer in planning and designing the applicable **green insured property** qualifying repairs or rebuild;
- iv. to re-certify the repaired or replaced **insured property** through the applicable **green insured property** accreditation organization; and
- v. to flush-out the air in the repaired or rebuilt **green insured property** and replace it with outside air ventilated through an air filtration system included as part of the repaired or replaced **green insured property**.

The amount the Insurer will pay for all such costs and expenses is included within the applicable **Real Property Coverage** or **Personal Property Coverage** Limits of Insurance.

b. Time Element

To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will pay, as provided, for loss of **business income** or **extra expense** arising out of extra time required to re-qualify, repair or rebuild the **green insured property**, including:

- i. additional costs to obtain power from a public utility for **covered equipment** that uses solar, wind, geo-thermal or other renewable resources to generate power. These additional costs will be paid until such time as such **green insured property** is repaired and operating; and
- ii. the monetary loss of rebates and credits the **Named Insured** receives from the public utility company for surplus power the **Named Insured's** renewable resources provide into the utility's power grid.

The amount the Insurer will pay for such all such loss and expense is included within the applicable **time element coverage** Limit of Insurance.

c. This **Green Insured Property Coverage** does not apply to:

- i. **green insured property** for which the basis of valuation is other than **replacement cost**; or
- ii. costs or expenses to upgrade the damaged **green insured property** to green standards beyond those that existed in the damaged **green insured property** at the time of loss or damage.

II. OFF-SITE COVERAGES

The following **OFF-SITE COVERAGES** apply as shown in the **Business Property Schedule of Coverages and Limits**, up to the applicable Limit of Insurance shown. If a specific **Location Base Coverage** is not provided elsewhere in this **Business Property Coverage Part**, there is no coverage under its corresponding **OFF-SITE**





CNA PARAMOUNT

Business Property Coverage Part

COVERAGE. For example, if the **Named Insured** does not have coverage for **business income** under the **Location Base Coverages**, then there is no such coverage related to **business income** under any of the **OFF-SITE COVERAGES**. Limits for these **OFF-SITE COVERAGES** apply in addition to any other applicable Limits of Insurance, unless otherwise stated.

A. Deferred Payments Coverage

1. The Insurer will pay the **Named Insured's** financial interest in **personal property** sold on an installment, conditional sale or other deferred payment basis. The Insurer will make such payments only if such **personal property** suffers direct physical loss or damage due to a **covered peril** after delivery to the purchaser, and only if the **Named Insured** is unable to collect after making all reasonable efforts to do so.
2. The most the Insurer will pay for such payments under this **OFF-SITE COVERAGE** for any one **occurrence** is the lesser of the **Named Insured's** financial interest in such **personal property** or the **Deferred Payments Coverage** Limit of Insurance.

The Limit for this **OFF-SITE COVERAGE** is included in, and not in addition to, any other applicable Limits of Insurance.

B. Dependent Property Time Element Coverage

1. To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,

caused by direct physical loss of or damage to property at a **dependent property** located anywhere in the world. The loss or damage must be directly caused by a **covered peril**.
2. The most the Insurer will pay for all loss and expense under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Dependent Property Time Element Coverage** Limit of Insurance.
3. The Insurer will not pay for loss of **business income** or **extra expense** caused by or resulting from earthquake or **flood** under this **OFF-SITE COVERAGE**, even if they are otherwise **covered perils**.

C. Installation Coverage

1. The Insurer will pay for direct physical loss of or damage to **installation property** directly caused by a **covered peril** while such **installation property** is at an **installation location** or a temporary warehousing premises:
 - a. awaiting and during installation, fabrication, erection, certifying, servicing or testing; or
 - b. awaiting acceptance by the purchaser.
2. The most the Insurer will pay for all loss or damage under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Installation Coverage** Limit of Insurance.
3. This **Installation Coverage** does not apply to loss or damage at any premises, **location** or **reported unspecified location** owned by the **Named Insured**, or to property in the due course of transit.
4. This **Installation Coverage** will end on the date when any of the following first occurs:
 - a. the Policy expires;
 - b. the **Named Insured's** insurable interest in the property ceases;



CNA PARAMOUNT

Business Property Coverage Part

- c. the installation, fabrication or erection project is accepted by the purchaser as complete; or
- d. the **Named Insured** abandons the installation, fabrication or erection project with no intention to complete it.

D. Mobile Computing Devices – Worldwide Coverage

1. The Insurer will pay for direct physical loss of or damage to **mobile computing devices** while outside the **coverage territory**, except within any country upon which the United States government has imposed sanctions, embargoes or similar prohibitions. The loss or damage must be directly caused by a **covered peril**.
2. The most the Insurer will pay for loss or damage under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Mobile Computing Devices – Worldwide Coverage** Limit of Insurance.

E. Property at Unspecified Locations Coverage – Property Damage and Time Element Combined

1. The Insurer will pay for direct physical loss of or damage to **insured property, research and development project property and fine arts** at an **unspecified location**, or while in the custody of a salesperson, directly caused by a **covered peril**.

The coverage provided for **fine arts** under this **OFF-SITE COVERAGE** is subject to the provisions of the **Fine Arts Coverage** in the **ADDITIONAL COVERAGE BASKET** section, except the requirement that such property be at a **location** or **reported unspecified location**.

2. To the extent **time element coverage** is applicable under this **Business Property Coverage Part**, the Insurer will pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,

caused by loss of or damage to **insured property, research and development project property and fine arts** at an **unspecified location** or while in the custody of a salesperson directly caused by a **covered peril**.
3. The most the Insurer will pay for all loss, damage or expense combined under this **OFF-SITE COVERAGE**:
 - a. at any one **unspecified location** for any one **occurrence** is the **Property at Unspecified Locations Coverage – Property Damage and Time Element Unspecified Location** Limit of Insurance.
 - b. for all **unspecified locations** for any one **occurrence**, regardless of the number of **unspecified locations** involved, is the **Property at Unspecified Locations Coverage – Property Damage and Time Element Unspecified Locations Combined** Limit of Insurance.
4. This **Property at Unspecified Locations Coverage** does not apply to:
 - a. property in transit, other than while in the custody of salespersons as described in Paragraph E.1. above;
 - b. property that is covered under the **Protection of Property Coverage** of the **ADDITIONAL COVERAGES** section.
5. The **Earth Movement** and **Flood** Excluded Perils under the **EXCLUSIONS** section do not apply only with respect to **unspecified locations** that the **Named Insured** does not own, operate or lease.

F. Property in Transit Coverage – Property Damage and Time Element Combined

1. The Insurer will pay for direct physical loss of or damage to **insured property, research and development project property, fine arts, media and records of accounts receivable** directly caused by a **covered peril**

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CNA PARAMOUNT

Business Property Coverage Part

while in the course of transit from the time such property is being loaded at the initial point of shipment and continuously thereafter, until unloaded at the final destination, or if undeliverable, the time it is returned to the **location or reported unspecified location**, including:

- a. general average or salvage charges that are assessed; and
- b. reasonable and necessary expense the **Named Insured** incurs to inspect, repackage and reship such property.

The coverage provided for **fine arts, records of accounts receivable** and **media** under this **OFF-SITE COVERAGE** are subject to the provisions of the **Fine Arts Coverage, Accounts Receivable Coverage** and **Restoration of Media Coverage**, respectively, in the **ADDITIONAL COVERAGE BASKET** section, except the requirement that such property be at a **location or reported unspecified location**.

2. To the extent **time element coverage** is applicable under this **Business Property Coverage Part**, the Insurer will also pay, as provided, for:
 - a. actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,
caused by loss of or damage to **insured property, research and development project property, fine arts** and **media** while in the course of transit directly caused by a **covered peril**.
3. The most the Insurer will pay for all loss, damage or expense combined under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Property in Transit Coverage – Property Damage and Time Element** Limit of Insurance.
4. When neither the origin nor the destination is in any country upon which the United States government imposes sanction, embargoes or similar provisions, the following applies:
 - a. If the property is transported by an aircraft, the **coverage territory** is extended to be anywhere in the world for that property while in transit; or
 - b. If the property is transported by an oceangoing vessel, transit coverage ends when the property has been loaded on the oceangoing vessel and only commences when the property has been fully discharged from such vessel onto a point within the **coverage territory**.
5. This **Property in Transit Coverage** does not apply to:
 - a. import shipments until marine insurance coverage ceases;
 - b. **personal property of others** hauled on vehicles owned, leased or operated by the **Named Insured** when acting as a common or contract carrier, regardless of the **Named Insured's** liability for such property;
 - c. property sold by the **Named Insured** under conditional sale, trust agreement or installment payment after delivery to customers;
 - d. property shipped by common carrier or postal service unless such shipment is electronically tracked by such carrier or service; or
 - e. property while in the custody of salespersons.
6. In the event of any loss of or damage to **personal property** in transit, the **Named Insured** must immediately make a claim in writing against the carrier, bailee or others involved.



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7. The **Earth Movement** and **Flood** Excluded Perils under the **EXCLUSIONS** section do not apply with respect to this **OFF-SITE COVERAGE**.

G. Worldwide Media and Accounts Receivable Coverage

1. The Insurer will pay for direct physical loss of or damage to **media** and **records of accounts receivable** directly caused by a **covered peril** while such property is at a premises other than a **location** or **reported unspecified location**.
2. With respect to coverage provided under this **OFF-SITE COVERAGE**, the **coverage territory** is extended to be anywhere in the world, except within any country upon which the United States government has imposed sanctions, embargoes or similar prohibitions.
3. The most the Insurer will pay for all loss or damage under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Worldwide Media and Accounts Receivable Coverage** Limit of Insurance.
4. The **Earth Movement** and **Flood** Excluded Perils under the **EXCLUSIONS** section do not apply under this **OFF-SITE COVERAGE**, but only when such property is at premises that the **Named Insured** does not own, operate or lease.

III. ADDITIONAL COVERAGES

The following **ADDITIONAL COVERAGES** apply up to the applicable Limit of Insurance shown under the **Business Property Schedule of Coverages and Limits**. If a particular coverage is shown as Not Covered then such coverage is not provided under this **Business Property Coverage Part**.

Limits of Insurance for an **ADDITIONAL COVERAGE** that differ at any specific **location** will be shown under the **Business Property Schedule of Locations** for that **location**. Those Limits of Insurance replace, and are not in addition to, the Limit of Insurance shown for that **ADDITIONAL COVERAGE** in the **Business Property Schedule of Coverages and Limits**. If any **ADDITIONAL COVERAGE** does not apply at a specific **location**, that **ADDITIONAL COVERAGE** will be shown as Not Covered at that **location**.

If a specific **Location Base Coverage** is not provided at a **location** or at **reported unspecified locations** in this **Business Property Coverage Part**, there is no coverage under its corresponding **ADDITIONAL COVERAGE**. For example, if the **Named Insured** does not have a **Location Base Coverage** for **business income** for one or more **locations** or **reported unspecified location**, then there is no coverage related to **business income** under any of the **ADDITIONAL COVERAGES** for **business income**.

Limits for these **ADDITIONAL COVERAGES** apply in addition to any other applicable Limits of Insurance, unless otherwise stated.

A. Contaminants or Pollutants Clean Up and Removal Coverage – Property Damage and Time Element Combined

1. The Insurer will pay for the reasonable costs and expenses to extract or remove **contaminants or pollutants** from land or water at a **location** or **reported unspecified location**, provided such **contaminants or pollutants** are in the land or water as a direct result of a **covered peril**. These costs and expenses include the costs and expenses to test for, monitor or assess the existence, concentration or effects of **contaminants or pollutants**.

The Insurer will pay these costs and expenses only if reported to the Insurer within 180 consecutive days of the date on which the **covered peril** occurs.

2. To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will also pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;

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b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and

c. **extra expense**,

as a result of compliance with an ordinance or law that requires the clean up or removal of **contaminants or pollutants** from land or water at a **location** or **reported unspecified location** as a direct result of a **covered peril**.

3. The most the Insurer will pay for all loss, cost or expense combined under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Contaminants or Pollutant Clean Up and Removal Coverage – Property Damage and Time Element Combined** Limit of Insurance.

B. Contamination by a Refrigerant Coverage

1. The Insurer will pay for direct physical loss of or damage to **personal property** caused by the release or escape of refrigerants from any refrigeration equipment at a **location** or **reported unspecified location** provided the release or escape was not caused by or resulting from earthquake or **flood**, even if those are otherwise **covered perils**.

2. The most the Insurer will pay for loss or damage under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Contamination by a Refrigerant Coverage** Limit of Insurance.

The Limit for this **ADDITIONAL COVERAGE** is included in, and not in addition to, any other applicable **Personal Property Coverage** Limit of Insurance.

3. The **Contaminants or Pollutants Excluded Peril** under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

C. Contractual Penalties Coverage

1. The Insurer will pay for contractual penalties specified in a written contract that the **Named Insured** incurs for material breach of the terms of such contract where such breach is the result of direct physical loss of or damage to **covered property** directly caused by a **covered peril**.

2. The most the Insurer will pay for such contractual penalties under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Contractual Penalties Coverage** Limit of Insurance.

D. Denial of Access Coverage

To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the following coverages apply at the **location** or **reported unspecified location** where the **suspension** or delay of **operations** occurs:

1. Civil Authority

a. For up to the number of days shown on the **Business Property Schedule of Coverages and Limits**, the Insurer will pay, as provided, for:

i. The actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;

ii. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of the research and development projects; and

iii. **extra expense**,



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caused by action of civil authority that prohibits access to the **location** or **reported unspecified location**. Such action must result from a civil authority's response to direct physical loss of or damage to property located away from a **location** or **reported unspecified location**. That lost or damaged property must be within five miles of that **location** or **reported unspecified location** which sustains a **business income** or **research and development business income** loss or where **extra expense** is incurred. The loss or damage must be directly caused by a **covered peril**.

- b. The amount the Insurer will pay for all loss or expense under this **Civil Authority Coverage** is included within the applicable **time element coverage** Limit of Insurance.
- c. However, to the extent the covered **Civil Authority Coverage** loss or expense is caused by or resulting from:
 - i. **flood**, the amount payable under this **Civil Authority Coverage** is included within, and not in addition to, the applicable Flood Limit of Insurance.
 - ii. earthquake, the amount payable under this **Civil Authority Coverage** is included within, and not in addition to, the applicable Earthquake Limit of Insurance.

2. Ingress/Egress

- a. The Insurer will pay, as provided, for:
 - i. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - ii. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of the research and development projects; and
 - iii. **extra expense**,

when ingress or egress by the **Named Insured's** suppliers, customers or employees to or from the **location** or **reported unspecified location** is physically obstructed due to direct physical loss or damage. The actual loss of **business income** or **research and development business income** sustained, or **extra expense** incurred, by the **Named Insured** must be caused by direct physical loss of or damage to property not owned, occupied, leased or rented by the **Named Insured** or insured under this **Business Property Coverage Part**. That property must be located within five miles of such **location** or **reported unspecified location**. The obstruction cannot be the result of an action of civil authority that prohibits access to that **location** or **reported unspecified location**. The loss or damage must be directly caused by a **covered peril**.

- b. The most the Insurer will pay for all loss or expense under this **Ingress/Egress Coverage** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Ingress/ Egress Coverage** Limit of Insurance.
- c. However, to the extent the covered **Ingress/Egress Coverage** loss or expense is caused by or resulting from:
 - i. **flood**, the amount payable under this **Ingress/Egress Coverage** is included within, and not in addition to, the applicable Flood Limit of Insurance.
 - ii. earthquake, the amount payable under this **Ingress/Egress Coverage** is included within, and not in addition to, the applicable Earthquake Limit of Insurance.

E. Electronic Vandalism Coverage – Property Damage and Time Element Combined

- 1. The Insurer will pay for loss of or damage to **media, electronic data processing equipment, research and development project property** and **records of accounts receivable** caused by or resulting from **electronic vandalism** originating anywhere in the world.

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2. To the extent **time element coverage** is applicable, the Insurer will also pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay in **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,
 directly caused by **electronic vandalism**.
3. The Insurer will not pay for **electronic vandalism** loss caused by or resulting from any deliberate, dishonest, fraudulent or criminal acts committed by or on behalf of, or at the direction of, any **executive officer**.
4. The most the Insurer will pay for all loss, damage or expense combined under this **ADDITIONAL COVERAGE** in the **policy period** is the **Electronic Vandalism Coverage – Property Damage and Time Element Combined** Aggregate Limit of Insurance.
5. The **Electronic Vandalism** and **Dishonest Acts** Excluded Perils under the **EXCLUSIONS** section do not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

F. Employee Theft Coverage

1. The Insurer will pay for loss of or damage to **personal property**, **money**, **securities** and **fine arts** as a direct result of **employee theft**.
2. The Insurer will not pay for such loss:
 - a. caused by any **employee** of the **Named Insured**, or predecessor in interest of the **Named Insured**, for whom similar prior insurance was cancelled and not reinstated since the last such cancellation.
 - b. if the proof of existence or amount is dependent upon an inventory computation or a profit and loss computation. However, where the **Named Insured** establishes wholly apart from such computations that it has sustained such loss or damage, then it may offer its inventory records and actual physical count of inventory in support of the amount claimed.
 - c. resulting directly or indirectly from trading, whether in the **Named Insured's** name or in a genuine or fictitious account.
 - d. resulting from fraudulent or dishonest signing, issuing, cancelling or failing to cancel, a warehouse receipt or bill of lading or any papers connected with either.
3. The most the Insurer will pay for all loss or damage under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Employee Theft Coverage** Limit of Insurance.
4. The **Dishonest Acts** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

G. Equipment Breakdown - Spoilage Coverage

1. The Insurer will pay for direct physical loss of or damage to **personal property** directly caused by the loss of or changes in any artificially maintained or generated temperature, humidity or internal atmosphere resulting from an **equipment breakdown peril** to **covered equipment** at the **location** or **reported unspecified location**.
2. The most the Insurer will pay for loss or damage under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Equipment Breakdown – Spoilage Coverage** Limit of Insurance.

The Limit for this **ADDITIONAL COVERAGE** is included in, and not in addition to, any other applicable Limits of Insurance.



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3. The **Adulteration or Contamination** and the **Temperature or Humidity Conditions** Excluded Perils under the **EXCLUSIONS** section do not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

H. Expense to Reduce Loss – Business Income Coverage

The Insurer will pay reasonable and necessary expenses incurred by the **Named Insured**, except the cost of extinguishing a fire, to reduce the amount of **business income** or **research and development business income loss**. The Insurer will pay such expenses to the extent that they do not exceed the amount of loss that otherwise would have been payable under the **Business Income Coverage**.

The amount the Insurer will pay for such expenses under this **ADDITIONAL COVERAGE** is included within the applicable **Business Income Coverage** Limit of Insurance.

I. Extended Indemnity Period – Business Income Coverage

1. If loss of **business income** is payable under this **Business Property Coverage Part**, the Insurer will also pay for the actual loss of **business income** the **Named Insured** sustains during the extended indemnity period.

This extended indemnity period begins on the date the **period of restoration** ends and it terminates on the earlier of:

- a. the date the **Named Insured's** gross sales, including rental income, are restored to the amount that would have existed if no direct physical loss or damage occurred; or
 - b. the date on which the specified number of days shown in the **Business Property Schedule of Coverages and Limits** have elapsed after the end of the **period of restoration**.
2. The amount the Insurer will pay for loss of **business income** under this **ADDITIONAL COVERAGE** is included within the applicable **Business Income Coverage** or **Business Income and Extra Expense Coverage** Limit of Insurance.
3. This **Extended Indemnity Period - Business Income Coverage** does not apply to loss of **business income** resulting from unfavorable business conditions as a result of the impact of a **covered peril** in the area of the affected **location** or **reported unspecified location**.
4. This **Extended Indemnity Period - Business Income Coverage** does not apply to any other **ADDITIONAL COVERAGE** or the **ADDITIONAL COVERAGE BASKET**.

J. Forgery or Alteration Coverage

1. The Insurer will pay for loss sustained by the **Named Insured** resulting from **forgery** or **alteration** of or on **covered instruments** that are made or drawn by, or drawn upon:
- a. the **Named Insured**; or
 - b. one acting as the **Named Insured's** agent,
- or that are purported to have been so made or so drawn, by any person, acting alone or together with others. Mechanically reproduced facsimile signatures are the same as handwritten signatures.
2. The most the Insurer will pay for all loss under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Forgery or Alteration Coverage** Limit of Insurance.

K. Fungi, Wet Rot, Dry Rot and Microbe Coverage – Property Damage and Time Element Combined

1. The Insurer will pay the following provided **fungi**, wet rot, dry rot or **microbes** are the direct result of a **covered peril**, other than fire or lightning:
- a. direct physical loss of or damage to **covered property** caused by **fungi**, wet rot, dry rot or **microbes**, including the cost of removing the **fungi**, wet rot, dry rot or **microbes**;

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- b. the reasonable cost to tear out and replace any part of the covered **building** or other property as needed to gain access to the **fungi**, wet rot, dry rot or **microbes**; and
 - c. the cost of testing performed after removal, repair, replacement or restoration of the damaged property is completed, provided there is reason to believe that **fungi**, wet rot, dry rot or **microbes** are still present.
- 2. To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will also pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay in **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,
 due to the:
 - i. direct physical loss of or damage to **covered property** caused by **fungi**, wet rot, dry rot or **microbes** that are the result of a **covered peril**, other than fire or lightning; or
 - ii. prolonged **period of restoration** due to the remediation of **fungi**, wet rot, dry rot or **microbes** from a covered loss.
- 3. The most the Insurer will pay under this **ADDITIONAL COVERAGE** for all loss, damage, cost or expense combined in the **policy period** is the **Fungi, Wet Rot, Dry Rot and Microbe Coverage – Property Damage and Time Element Combined** Aggregate Limit of Insurance. This Limit is the most the Insurer will pay, even if the **fungi**, wet rot, dry rot or **microbes** continue to be present or active or recur in a later **policy period**.
- 4. The **Fungi, Wet Rot, Dry Rot and Microbes** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

L. Loss Adjustment Expense Coverage

- 1. The Insurer will pay for reasonable and necessary expenses incurred by the **Named Insured** in preparing claim data when required by the Insurer, including the cost of taking inventories, obtaining appraisals and preparing other documentation, to determine the extent of covered loss or damage.
- 2. The Insurer will not pay for any fees, costs or expenses incurred, directed or billed by, or payable to attorneys, public adjusters, loss adjusters, loss consultants, insurance brokers or agents or their associates or subsidiaries, or any costs as described in the **APPRAISAL** Condition of the **First Party Terms and Conditions**.
- 3. The most the Insurer will pay for all expenses incurred under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Loss Adjustment Expense Coverage** Limit of Insurance.

M. Money and Securities Coverage

- 1. The Insurer will pay for loss sustained by the **Named Insured** as a direct result of the actual destruction, disappearance or **theft of money and securities**:
 - a. at a **location**, **reported unspecified location** or the premises of a bank or savings institution; or
 - b. away from:
 - i. a **location**;
 - ii. a **reported unspecified location**; or
 - iii. the premises of a bank or savings institution,
 while in the care and custody of a **messenger** or an armored motor vehicle company.



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2. The most the Insurer will pay for all loss under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Money and Securities Coverage** Limit of Insurance.
3. The Insurer will not pay any loss or damage sustained by the **Named Insured** caused by or resulting from:
 - a. accounting or arithmetical errors or omissions;
 - b. dishonest or criminal acts by the **Named Insured, executive officers, employees**, authorized representatives or anyone else to whom **money** or **securities** have been entrusted, other than an armored motor vehicle company:
 - i. acting alone or in collusion with others; or
 - ii. whether or not occurring during the hours of employment;
 - c. giving or surrendering of the property in any exchange or purchase;
 - d. voluntary parting with **money** or **securities** by the **Named Insured** or anyone else to whom it has entrusted such property if induced to do so by any fraudulent scheme, trick, device or false pretense;
 - e. transfer or surrender of **money** or **securities** on the basis of unauthorized instructions, to a person or place outside:
 - i. a **location**;
 - ii. a **reported unspecified location**; or
 - iii. the premises of a banking or savings institution; or
 - f. transactions involving any automated teller machine unless recorded by a continuous recording instrument in such machine.
4. The only Excluded Perils under the **EXCLUSIONS** section that apply to this **ADDITIONAL COVERAGE** are **Biological or Chemical Material, Governmental Action, Nuclear Hazard** and **War and Military Action**.

N. Newly Acquired Locations and Property Coverage**1. Newly Acquired or Constructed Real Property**

- a. The Insurer will pay for direct physical loss of or damage to **real property**, including new **buildings** while being built:
 - i. at a **newly acquired location**; or
 - ii. at a **location** or **reported unspecified location**, if coverage is not currently shown for **real property** at that **location** on the **Business Property Schedule of Locations** or for **reported unspecified locations**,
directly caused by a **covered peril**.
- b. The most the Insurer will pay for all loss or damage under this **Newly Acquired or Constructed Real Property** coverage for any one **occurrence** is the **Newly Acquired or Constructed Real Property** Limit of Insurance.

2. Newly Acquired – Other Property

- a. The Insurer will pay for direct physical loss of or damage:
 - i. to **personal property, fine arts, media** and **records of accounts receivable** at a **newly acquired location**; and
 - ii. to **personal property** if coverage is not currently shown for **personal property** at that **location** on the **Business Property Schedule of Locations** or for **reported unspecified locations**,
directly caused by a **covered peril**.

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- b. The most the Insurer will pay for all loss or damage under this **Newly Acquired Property – Other Property** coverage for any one **occurrence** is the **Newly Acquired – Other Property** Limit of Insurance.
- c. The coverage provided under this **ADDITIONAL COVERAGE** for **fine arts, records of accounts receivable** and **media** is subject to the provisions of the **Fine Arts Coverage, Accounts Receivable Coverage** and **Restoration of Media Coverage**, respectively, under the **ADDITIONAL BASKET COVERAGE** section except the requirement that such property be at a **location** or **reported unspecified location**.

3. Newly Acquired Location – Time Element

- a. To the extent **time element coverage** is applicable on the **Business Property Coverage Part**, the Insurer will pay, as provided, for:
 - i. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay in **operations**;
 - ii. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - iii. **extra expense**,
 caused by loss or damage to property at a **newly acquired location** directly caused by a **covered peril**.
- b. The most the Insurer will pay for all loss or expense under **Newly Acquired Location – Time Element** coverage for any one **occurrence** is the **Newly Acquired Location – Time Element** Limit of Insurance.

4. This **Newly Acquired Locations and Property Coverage** expires on the date when any of the following first occurs:

- a. the Policy expires or is cancelled;
- b. the number of consecutive days shown on the **Business Property Schedule of Coverages and Limits** has passed from the date:
 - i. the premises becomes a **newly acquired location**;
 - ii. the **Named Insured** acquires such property at a **location** or **reported unspecified location**; or
 - iii. construction begins on new **buildings**; or
- c. the **Named Insured** reports values to the Insurer.

5. The Insurer will charge the **Named Insured** additional premium for values reported from the date the premises becomes a **newly acquired location**, the **Named Insured** acquires such property or the construction begins on new **buildings**.

O. Ordinance or Law Coverage

If at the time of direct physical loss of or damage to **insured property** directly caused by a **covered peril** there is an ordinance or law in effect regulating the construction, zoning, repair or land use of such **insured property** and, as a result of such covered loss or damage, such ordinance or law requires code compliance in the repair or replacement of such **insured property**, the following coverages apply:

1. Undamaged Insured Property

The Insurer will pay for the amount equal to the value of the undamaged portion of such **insured property** that must be demolished in accordance with such ordinance or law.

The amount the Insurer will pay for all loss or damage under this **Undamaged Insured Property** coverage is included within the applicable **Real Property Coverage** or **Personal Property Coverage** Limit of Insurance.



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2. Demolition and Repair Cost

The Insurer will pay for:

- a. the cost of demolishing and removing the undamaged portion of the damaged **insured property** required to be demolished because of such ordinance or law, including the cost of clearing the site; and
- b. the increased cost of repair or reconstruction of such **insured property** on the same site or another site because of such ordinance or law. If the **Named Insured** elects to do such repair or reconstruction at another site, such costs are limited to the costs that would have been incurred in order to comply with the minimum requirements of such ordinance or law regulating the repair or reconstruction of such **insured property** on the same site.

The amount the Insurer will pay for all loss or damage under this **Demolition and Repair Cost** coverage is included within the applicable **Real Property Coverage** or **Personal Property Coverage** Limit of Insurance unless a separate **Demolition and Repair Cost** Limit of Insurance is shown.

If a separate Limit is shown, then the most the Insurer will pay under this **Demolition and Repair Cost** coverage at any one **location** or **reported unspecified location** for any one **occurrence** is the **Demolition and Repair Cost** Limit of Insurance.

3. Increased Period of Restoration

To the extent **Business Income Coverage** or **Business Income and Extra Expense Coverage** is applicable at that **location** or **reported unspecified location**, the **period of restoration** includes any increased period of time that results from the enforcement of an ordinance or law that requires the **Named Insured** to repair or reconstruct the property or tear down undamaged portions of the property to meet the minimum requirements of the ordinance or law in force at the time of loss or damage.

The amount the Insurer will pay under this **Increased Period of Restoration** coverage is included in the applicable **Business Income Coverage** or **Business Income and Extra Expense Coverage** Limit of Insurance.

4. The Insurer will not pay for any:

- a. additional costs incurred if the damaged **insured property** is not repaired or reconstructed as soon as reasonably possible;
- b. increased **period of restoration** if the **Named Insured** does not resume **operations** with reasonable speed;
- c. costs attributable to any ordinance or law that the **Named Insured** was required to comply with before the loss or damage; or
- d. increase in costs or increased **period of restoration** required due to the enforcement of any ordinance or law that requires the **Named Insured** or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, demolish, repair, replace or in any way respond to or assess the effects of **contaminants or pollutants** or the presence, growth, proliferation, spread or any activity of **fungi**, wet rot, dry rot or **microbes**, except to the extent the **Contaminants or Pollutant Clean Up and Removal Coverage** or the **Fungi, Wet Rot, Dry Rot and Microbe Coverage – Property Damage and Time Element Combined** of the **ADDITIONAL COVERAGES** section applies.

5. The **Governmental Action** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **Ordinance or Law Coverage**.

P. Pair or Set Coverage

1. The Insurer will pay an amount equal to the reduction in value of undamaged **personal property** that is part of a pair or set that becomes unmarketable as a pair or set because of direct physical loss of or damage to the other part of such **personal property** directly caused by a **covered peril**.

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2. The amount the Insurer will pay for such reduction in value under this **ADDITIONAL COVERAGE** is included within the applicable **Personal Property Coverage** Limit of Insurance.

Q. Protection of Property Coverage**1. Removal of Insured Property**

- a. If it is necessary to move **insured property** from the **location** or **reported unspecified location** to protect it from actual or imminent direct physical loss or damage caused by a **covered peril**, the Insurer will pay for:
- i. any loss of or damage to that **insured property** while it is being moved from, or returned to, the **location** or **reported unspecified location**, or while temporarily stored at another premises for up to the Number of Days shown in the **Business Property Schedule of Coverages and Limits**; and
 - ii. the reasonable cost to remove the **insured property** from the **location** or **reported unspecified location** and the cost to move the **insured property** back.
- b. The amount the Insurer will pay for all loss, damage or cost under this **Removal of Insured Property** coverage is included within, and not in addition to, the applicable **Real Property Coverage** or **Personal Property Coverage** Limit of Insurance.

2. Preservation of Insured Property

- a. If it is necessary to protect **insured property** at the **location** or **reported unspecified location** from imminent direct physical loss or damage by a **covered peril**, the Insurer will pay reasonable and necessary costs the **Named Insured** incurs to protect such **insured property** from such imminent loss or damage while at such **location** or **reported unspecified location**.
- b. The most the Insurer will pay for all costs under this **Preservation of Insured Property** coverage for any one **occurrence** is the **Protection of Property Coverage Preservation of Insured Property** Limit of Insurance, subject to a \$1,000 each **occurrence** deductible. No other deductible applies to this **Preservation of Insured Property Coverage**.

R. Reported Unspecified Locations**1. Real Property Coverage and Personal Property Coverage**

The Insurer will pay for direct physical loss of or damage to **insured property** at a **reported unspecified location** directly caused by a **covered peril**.

The most the Insurer will pay for such loss or damage to **real property** at any one **reported unspecified location** for any one **occurrence** is the applicable **Reported Unspecified Locations Real Property** Limit of Insurance.

The most the Insurer will pay for such loss or damage to **personal property** at any one **reported unspecified location** for any one **occurrence** is the applicable **Reported Unspecified Location Personal Property** Limit of Insurance.

2. Business Income Coverage

The Insurer will pay for the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations** caused by direct physical loss of or damage to property at a **reported unspecified location** directly caused by a **covered peril**.

The most the Insurer will pay for such loss of **business income** at any one **reported unspecified location** for any one **occurrence** is the **Reported Unspecified Locations Business Income** Limit of Insurance.

3. Extra Expense Coverage

The Insurer will pay **extra expense** caused by direct physical loss of or damage to property at a **reported unspecified location** directly caused by a **covered peril**.



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Business Property Coverage Part

The most the Insurer will pay for such **extra expense** at any one **reported unspecified location** for any one **occurrence** is the **Reported Unspecified Locations Extra Expense** Limit of Insurance.

S. Research and Development Coverage

1. Research and Development Project Property

The Insurer will pay for:

- a. direct physical loss of or damage to **research and development project property** while at a **location** or **reported unspecified location** directly caused by a **covered peril**; and
- b. reasonable and necessary additional expenses the **Named Insured** incurs to minimize direct physical loss of or damage to **research and development project property**, but only to the extent the loss of or damage to **research and development project property** is reduced by such additional expenses.

The most the Insurer will pay for **research and development project property** under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Research and Development Coverage Research and Development Project Property** Limit of Insurance.

2. Research and Development Business Income

To the extent that **Business Income Coverage** or **Business Income and Extra Expense Coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will also pay, as provided, for the loss of **research and development business income** that the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of the **Named Insured's** research and development projects in process caused by direct physical loss of or damage to property at a **location** or **reported unspecified location**. The loss or damage must be directly caused by a **covered peril**.

The amount the Insurer will pay for **research and development business income** under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is included within, and not in addition to, the applicable **Business Income Coverage** or **Business Income and Extra Expense Coverage** Limit of Insurance unless a separate **Research and Development Business Income** Limit of Insurance is shown.

If a separate Limit is shown, then the most the Insurer will pay under this **Research and Development Business Income** coverage at any one **location** or **reported unspecified location** for any one **occurrence** is the **Research and Development Business Income** Limit of Insurance.

T. Theft Damage to Non Owned Building Coverage

1. The Insurer will pay for direct physical loss of or damage to **buildings** at a **location** or **reported unspecified location** in which the **Named Insured** is a tenant and does not own the building, caused directly by **theft**, robbery or burglary, provided the **Named Insured** is obligated by the written lease in effect at the time of loss or damage to pay for such loss or damage.
2. The amount the Insurer will pay for all loss or damage under this **ADDITIONAL COVERAGE** is included within the applicable **Personal Property Coverage** Limit of Insurance.
3. This **ADDITIONAL COVERAGE** does not apply to **theft** that occurs after fire or explosion.

U. Trees, Shrubs, Plants or Lawns Coverage

1. The Insurer will pay for direct physical loss of or damage to **outdoor trees, shrubs, plants or lawns**, including the expense to remove debris of **outdoor trees, shrubs, plants or lawns**, at a **location** or **reported unspecified location** directly caused by:
 - a. fire;
 - b. lightning;
 - c. explosion;

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Business Property Coverage Part

- d. riot or civil commotion;
 - e. vehicles; or
 - f. aircraft.
2. The most the Insurer will pay for all loss or damage under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Trees, Shrubs, Plants or Lawns Coverage Each Location** Limit. Subject to this Each Location Limit, the most the Insurer will pay for any one tree, shrub, plant or lawn is the **Trees, Shrubs, Plants or Lawns Coverage Each Item** Limit of Insurance.

V. Unintentional Errors or Omissions Coverage

1. The Insurer will pay for direct physical loss of or damage to **covered property** from a **covered peril** that is not otherwise payable under this **Business Property Coverage Part** solely as a result of:
 - a. an unintentional error or omission by the **Named Insured**:
 - i. in the description or address of any **insured property**; or
 - ii. the inadvertent deletion of a **location** or **reported unspecified location** under the Policy; or
 - b. any unintentional failure by the **Named Insured** to include any premises owned or occupied by the **Named Insured** at the inception date of the Policy.
2. To the extent **time element coverage** is applicable, the Insurer will also pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay in **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,

caused by loss of or damage to property from a **covered peril** that is not otherwise payable under this **Business Property Coverage Part** solely as a result of:

 - i. an unintentional error or omission by the **Named Insured**:
 - (1) in the description or address of any **insured property**; or
 - (2) the inadvertent deletion of a **location** or **reported unspecified location** under the Policy; or
 - ii. any unintentional failure by the **Named Insured** to include any premises owned or occupied by the **Named Insured** at the inception date of the Policy.
2. The most the Insurer will pay for all loss, damage, cost or expense combined under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Unintentional Errors or Omissions Coverage** Limit of Insurance.
3. There is no coverage for any unintentional error or unintentional omission in the reporting of values or the coverage requested. It is a condition of this coverage that such unintentional error or omission be reported and corrected when discovered. The **Named Insured's** premium will be adjusted accordingly to reflect the date the premises should have been added had no error or omission occurred.



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Business Property Coverage Part

W. Utility Supply Failure Coverage

1. Property Damage

The Insurer will pay for direct physical loss of or damage to **covered property** at a **location** or **reported unspecified location** where such loss or damage is caused by the necessary suspension, interruption or reduction of:

- a. communication services, including internet access; or
- b. power supply, fuel services or water services,

at that **location** or **reported unspecified location**.

Such suspension, interruption or reduction must be the result of a **covered peril** that causes or results in direct physical loss of or damage to such utility service provider's property, including overhead transmission or distribution lines, used to provide the **location** or **reported unspecified location** with such services, provided such property is not at a **location** or **reported unspecified location**.

The most the Insurer will pay for all such loss or damage to **covered property** under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Utility Supply Failure Coverage – Property Damage** Limit of Insurance.

2. Time Element

To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will pay, as provided, for:

- a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
- b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of the research and development projects; and
- c. **extra expense**,

caused by loss of or damage to a utility service provider's property that is located away from a **location** or **reported unspecified location** and that property is used to provide internet, communication, power supply, fuel services or water services to such **location** or **reported unspecified location**. The loss or damage must be directly caused by a **covered peril**.

The most the Insurer will pay for all such loss or expense under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Utility Supply Failure Coverage – Time Element** Limit of Insurance.

If a **Deductible or Qualifying Period** is shown on the **Business Property Schedule of Locations** for **Utility Supply Failure Coverage – Time Element Coverage**, then the following replaces the **Deductible and Qualifying Periods** provision of the **LIMITS OF INSURANCE/INDEMNITY PERIOD/DEDUCTIBLE/QUALIFYING PERIOD** section for the **Utility Supply Failure Coverage – Time Element Coverage**:

The Insurer will not pay for any loss of **business income** or **research and development business income** or **extra expense** incurred for any one **occurrence** until the amount of loss or expense incurred exceeds the applicable Deductible or until the length of the **suspension** or delay of **operations** exceeds the applicable **Qualifying Period** shown in the **Business Property Schedule of Locations**.

If a Deductible applies, then the Insurer will pay the amount of actual **business income** or **research and development business income** loss or **extra expense** incurred in excess of the applicable Deductible, up to the applicable Limits of Insurance.

If a **qualifying period** applies and the **qualifying period** is exceeded, then the Insurer will pay for covered loss and expense, calculated as of the time of such **suspension** or delay in **operations**, in excess of the

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Business Property Coverage Part

applicable Property Deductible shown in the **Business Property Schedule of Locations**, unless a more specific **time element coverage** deductible is shown.

3. However, to the extent the covered Utility Supply Failure loss, damage or expense is caused by or resulting from covered:
 - i. **flood**, the total amount payable for all loss, damage or expense under this **ADDITIONAL COVERAGE** is included within, and not in addition to, the applicable Flood Limit of Insurance.
 - ii. **earthquake**, the total amount payable for all loss, damage or expense under this **ADDITIONAL COVERAGE** is included within, and not in addition to, the applicable Earthquake Limit of Insurance.
4. This **ADDITIONAL COVERAGE** does not apply to loss, damage or expense caused by physical loss of or damage to satellites or any other orbiting equipment.
5. The **Utility Services** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

IV. ADDITIONAL COVERAGE BASKET

The following coverages are part of the **ADDITIONAL COVERAGE BASKET**. At the time of loss or damage, the **Named Insured** may elect to apportion the Limit of Insurance to one or any combination of the coverages included in this **ADDITIONAL COVERAGE BASKET**. However, the most the Insurer will pay at any one **location** or **reported unscheduled location** for any one **occurrence** for the total of all loss or damage from the coverages included in this **ADDITIONAL COVERAGE BASKET** is the Limit of Insurance as shown in the **Business Property Schedule of Coverages and Limits**. If a different **ADDITIONAL COVERAGE BASKET** Limit of Insurance is shown at a **location** in the **Business Property Schedule of Locations**, that Limit replaces, and is not in addition to, the **ADDITIONAL COVERAGE BASKET** Limit of Insurance shown in the **Business Property Schedule of Coverages and Limits** for that **location**. If the **ADDITIONAL COVERAGE BASKET** does not apply at a specific **location**, the **ADDITIONAL COVERAGE BASKET** will show as Not Covered for that **location**.

A. Accounts Receivable Coverage

1. The Insurer will pay for direct physical loss of or damage to **records of accounts receivable** at a **location** or **reported unspecified location** directly caused by a **covered peril**.
2. This **Accounts Receivable Coverage** does not apply with respect to any claim for loss, damage, cost or expense that requires any audit of any records or inventory computation to prove its factual existence.
3. The **Contaminants or Pollutants, Temperature or Humidity Conditions** and **Utility Services** Excluded Perils under the **EXCLUSIONS** section do not apply with respect to **Accounts Receivable Coverage**.

B. Fine Arts Coverage

1. The Insurer will pay for direct physical loss of or damage to **fine arts** at a **location** or **reported unspecified location** directly caused by a **covered peril**.
2. Subject to the **ADDITIONAL COVERAGE BASKET** Limit of Insurance, the most the Insurer will pay for any one item for any one **occurrence** under this **Fine Arts Coverage** is \$100,000.
3. The **Contaminants or Pollutants** and the **Utility Services** Excluded Perils under the **EXCLUSIONS** section do not apply with respect to **Fine Arts Coverage**.

C. Fire Department Service Charge Coverage

The Insurer will pay for the **Named Insured's** liability for the following fire department service charges if incurred to save or protect **covered property** at a **location** or **reported unspecified location** from a **covered peril**:

1. charges assumed by written contract or written agreement prior to loss; or
2. charges required by local ordinance.



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Business Property Coverage Part

No deductible applies to this **Fire Department Service Charge Coverage**.

D. Lessee Leasehold Interest Coverage

When the **Named Insured's** written lease is cancelled by the lessor in accordance with a valid condition of that lease and such cancellation is due to direct physical loss of or damage to property at a **location** or **reported unspecified location** directly caused by a **covered peril**, the Insurer will pay for the loss of:

1. the value of the **Named Insured's** leasehold interest in the unamortized portion of payments made by the **Named Insured** for the undamaged portion of the **tenant's improvements and betterments**;
2. **monthly leasehold interest** of the **bonus payment** or **prepaid rent**;
3. **sublease profit**;
4. **equipment data processing equipment leasehold values**; and
5. **net leasehold interest of tenant's lease interest**.

E. Lost Key Replacement Coverage

The Insurer will pay for the reasonable and necessary cost of:

1. replacing the master key and individual lock keys, including the cost to program the new locks if keys to that **location** or **reported unspecified location** are stolen; or
2. entry lock repair or replacement, including the cost to rekey or reprogram locks, made necessary by theft or attempted theft at that **location** or **reported unspecified location**.

F. Non Owned Detached Trailers Coverage

The Insurer will pay for direct physical loss of or damage to trailers that the **Named Insured** does not own at a **location** or **reported unspecified location** directly caused by a **covered peril**, provided that:

1. the trailer is used in the **Named Insured's** business;
2. the trailer is in the **Named Insured's** care, custody or control; and
3. the **Named Insured** is obligated by a written contract in effect at the time of loss or damage to pay for such loss or damage to that trailer.

The Insurer will not pay for any loss or damage that occurs:

- a. while the trailer is attached to any motor vehicle or motorized conveyance, whether or not the motor vehicle or motorized conveyance is in motion;
- b. during hitching or unhitching operations; or
- c. when a trailer becomes accidentally unhitched from a motor vehicle or motorized conveyance.

G. Recharge of Fire Protection Equipment Coverage

The Insurer will pay expenses the **Named Insured** incurs to recharge automatic fire protection equipment due to the leakage or discharge of the fire suppressant within the automatic fire protection equipment. The insurance provided under this coverage applies regardless of how the discharge or leakage is caused. However, if the leakage or discharge is caused by or results from covered loss or damage, no deductible applies.

H. Restoration of Media Coverage

1. The Insurer will pay for the direct physical loss of or damage to **media** at a **location** or **reported unspecified location** directly caused by a **covered peril**.
2. The **Contaminants or Pollutants, Temperature or Humidity Conditions** and **Utility Services** Excluded Perils under the **EXCLUSIONS** section do not apply with respect to this **Restoration of Media Coverage**.

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CNA PARAMOUNT

Business Property Coverage Part

I. Reward Payments Coverage

In the event of direct physical loss of or damage to **insured property** caused by arson, **theft** or vandalism, the Insurer will reimburse the **Named Insured** for amounts it pays for information leading to the conviction of any persons responsible for such arson, **theft** or vandalism. The reward payments must be documented.

However, there is no coverage for a reward payment made to the **Named Insured** or **executive officers**.

No deductible applies to this **Reward Payments Coverage**.

V. EXCLUSIONS

The Excluded Perils shown in Paragraphs **A. B. C.** and **D.** below apply to all **LOCATION COVERAGES, OFF-SITE COVERAGES, ADDITIONAL COVERAGES** and **ADDITIONAL COVERAGE BASKET** coverages under the **coverage part** unless otherwise stated.

A. Excluded Perils Subject to Concurrent Causation Provisions

With respect to the excluded perils below, the Insurer will not pay for loss of or damage to property directly or indirectly caused by or resulting from the following causes of loss or events: **Biological or Chemical Materials; Earth Movement; Electronic Vandalism; Flood; Fungi, Wet Rot, Dry Rot and Microbes; Governmental Action; Nuclear Hazard; Utility Services; and War and Military Action**, regardless of: the causes of such excluded causes or events; other causes of such loss; any other cause or event, whether or not insured under the **coverage part**, which may have contributed concurrently, or in any sequence, to produce such loss even if such other cause or event would otherwise be covered; and whether the event occurred suddenly or gradually, involved isolated or widespread damage, arose from natural or external sources or acts or omissions, or occurred as a result of any combination of any such causes or events.

1. Biological or Chemical Materials

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from the actual or threatened discharge, dispersal, seepage, migration, release, escape or application of any pathogenic or poisonous biological or chemical materials.

2. Earth Movement

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from **earth movement**. However, if **earth movement** results in fire, explosion or **theft**, the Insurer will pay for that portion of the loss which was solely caused by such fire, explosion or **theft**.

3. Electronic Vandalism

The Insurer will not pay for loss or damage caused by or resulting from **electronic vandalism**.

4. Flood

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from **flood**. However, if **flood** results in fire, explosion, sprinkler leakage or **theft**, the Insurer will pay for that portion of the loss which was solely caused by such fire, explosion, sprinkler leakage or **theft**.

5. Fungi, Wet Rot, Dry Rot and Microbes

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from the presence, growth, proliferation, spread or any activity of **fungi**, wet or dry rot, or **microbes**. However, this exclusion does not apply when **fungi**, wet or dry rot, or **microbes** results from fire or lightning.

6. Governmental Action

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from seizure, destruction, demolition, expropriation, condemnation, confiscation or nationalization of property by, on behalf of or at the direction of any governmental authority.



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Business Property Coverage Part

However, this exclusion does not apply to seizure or acts of destruction ordered by governmental or military authority and taken at the time of a fire to prevent its spread.

7. Nuclear Hazard

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from nuclear reaction or radiation, or radioactive contamination, however caused. However, if nuclear reaction or radiation, or radioactive contamination results in fire, the Insurer will pay for that portion of the loss which was solely caused by such fire.

8. Utility Services

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from the failure (including lack of sufficient capacity and reduction in supply) of power, fuel, sewage treatment, internet or other communication service, or any other utility service supplied to a covered premises, if the failure occurs away from the premises.

However, if such failure results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

This exclusion does not apply to **electronic data processing equipment**.

9. War and Military Action

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from:

- a. war (whether declared or undeclared); civil war or warlike action by a military force; or
- b. insurrection, rebellion, revolution, military or usurped power by governmental or military personnel.

B. Other Excluded Perils

1. Adulteration or Contamination

The Insurer will not pay for loss or damage caused by or resulting from adulteration or contamination to **stock** which causes the **stock** to become diminished in value or use, including but not limited to diminished value or use due to change in color, finish, flavor, size or texture. This exclusion applies unless the adulteration or contamination is itself caused by a **specified peril**, other than the **equipment breakdown peril**.

However, if the adulteration or contamination to **stock** results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

2. Alteration, Falsification, Concealment or Destruction

The Insurer will not pay for loss or damage caused by or resulting from alteration, falsification, concealment or destruction of **records of accounts receivable** or **media** done to conceal the wrongful giving, taking or withholding of **money**, **securities** or other property.

3. Bookkeeping, Accounting or Billing Errors or Omissions

The Insurer will not pay for loss of or damage to **media** or **records of accounts receivable** caused by or resulting from bookkeeping, accounting or billing errors or omissions.

4. Collective Activities

The Insurer will not pay for loss of **business income** or **research and development business income** caused by or resulting from delay in rebuilding, repairing or replacing property or resuming **operations** due to strikes, boycotts, picketing, lockouts or other such collective activities.

5. Contaminants or Pollutants

The Insurer will not pay for loss or damage caused by or resulting from discharge, dispersal, seepage, migration, release or escape of **contaminants** or **pollutants**. This exclusion applies unless the discharge,

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Business Property Coverage Part

dispersal, seepage, migration, release or escape of **contaminants or pollutants** is itself caused by a **specified peril**.

However, if the discharge, dispersal, seepage, migration, release or escape of **contaminants or pollutants** results in a **specified peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **specified peril**.

This exclusion does not apply:

- a. to damage to glass caused by chemicals applied to the glass; or
- b. to **electronic data processing equipment**.

6. Delay, Loss of Use or Loss of Market

The Insurer will not pay for loss or damage caused by or resulting from delay, loss of use or loss of market.

7. Dishonest or Criminal Acts

The Insurer will not pay for loss or damage caused by or resulting from any dishonest, fraudulent or criminal acts committed alone or in collusion with others by the **Named Insured**, **executive officers**, the **Named Insured's** employees (including leased or temporary employees) or authorized representatives or anyone to whom the **Named Insured** entrusts the property for any purpose, regardless of whether or not such activity takes place during hours of operation.

This exclusion does not apply to:

- a. acts of destruction by an employee (including leased or temporary employee) of the **Named Insured**; or
- b. acts committed by a carrier or other bailee for hire.

8. Errors, Defects or Failures

The Insurer will not pay for any:

- a. loss or damage, including the costs of correcting or making good, caused by or resulting from:
 - i) an **act or decision** or error or omission in or faulty or defective:
 - (1) design, specification, workmanship, repair, construction, renovation, remodeling, grading or compaction of;
 - (2) processing of, manufacturing of or materials used in;
 - (3) planning, zoning, development surveying or siting; or
 - (4) materials used in repair, construction, renovation or remodeling of; or
 - ii) insufficient maintenance or servicing, or the failure to maintain or service, any part, or all, of the property on or off a premises.
- b. loss or damage caused by or resulting from the misalignment, miscalibration, operation of any safety device or going off-line or any condition which can be corrected by resetting, tightening, adjusting, cleaning or performing maintenance on property.

However, if any of these Excluded Perils results in a **covered peril**, the Insurer will pay for that loss or damage solely caused by such **covered peril**.

9. Finished Stock or Merchandise

The Insurer will not pay for loss of **business income** or **research and development business income** caused by or resulting from:

- a. loss or damage to **finished stock** or to **merchandise** which has been sold but not delivered; or
- b. the time required to reproduce **finished stock** or replace **merchandise**.



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10. Inherent Vice/Latent Defect

The Insurer will not pay for loss or damage caused by or resulting from:

- a. wear and tear;
- b. rust or other corrosion or decay;
- c. gradual deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;
- d. nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals;
- f. smog;
- g. marring or scratching; or
- h. inherent vice.

This exclusion applies unless one of these Excluded Perils is itself caused by a **specified peril**.

However, if any of these Excluded Perils results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

11. Mysterious Disappearance

The Insurer will not pay for loss or damage caused by or resulting from disappearance of property or shortage of property disclosed on taking inventory, where there is no physical evidence to show what happened to the property.

However, if such disappearance or shortage results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

This exclusion does not apply to property in the custody of carriers or other bailees for hire.

12. Precipitation

The Insurer will not pay for loss or damage caused by or resulting from hail, ice, rain, sleet or snow to **personal property** in the open, other than property in the custody of carriers for hire.

13. Pressure or Electrical Testing

The Insurer will not pay for loss of or damage to machinery or equipment while undergoing electrical or pressure testing.

However, if such testing results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

14. Programming Errors or Defects

The Insurer will not pay for loss of or damage to **electronic data processing equipment, media or records of accounts receivable** caused by or resulting from:

- a. programming errors or faulty instructions to a machine; or
- b. other errors or omissions in processing or copying.

However, if such errors, omissions or faulty instructions result in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

15. Repair, Restoration or Retouching

The Insurer will not pay for loss of or damage to **fine arts** caused by or resulting from any repairing, restoration or retouching process.

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16. Settling and Cracking

The Insurer will not pay for loss or damage caused by or resulting from naturally occurring or man-made bulging, cracking, expansion, shrinkage or settling of land, paved or concrete surfaces, foundations, pools or **buildings**, including soil or fill adjacent to such property. This exclusion applies unless the bulging, cracking, expansion, shrinkage or settling is itself caused by a **specified peril**.

However, if such bulging, cracking, expansion, shrinkage or settling results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

17. Suspended Equipment

The Insurer will not pay for loss or damage caused by or resulting from an **equipment breakdown peril** to **suspended equipment**.

However, if such Excluded Peril results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

18. Suspension, Lapse or Cancellation

The Insurer will not pay for any:

- a. loss of **business income** or **extra expense** caused by or resulting from suspension, lapse or cancellation of any license, lease or contract unless:
 - i. such suspension, lapse or cancellation is directly caused by the actual **suspension** or delay in **operations**;
 - ii. the loss of **business income** is sustained during the **period of restoration** or extended indemnity period; and
 - iii. the **extra expense** is incurred during the **period of restoration**.
- b. loss of **research and development business income** caused by or resulting from suspension, lapse or cancellation of any license, lease or contract unless:
 - i. such suspension, lapse or cancellation is directly caused by the actual **suspension** or delay of the **Named Insured's** research and development projects in process; and
 - ii. the loss of **research and development business income** is sustained during the **period of restoration**.

19. Temperature or Humidity Conditions

The Insurer will not pay for loss of or damage to **personal property** caused by or resulting from the loss of or change in temperature, humidity or atmosphere, whether inside or outside of a building and whether or not artificially maintained or generated. This exclusion applies unless such change in temperature, humidity or atmosphere is itself caused by a **specified peril**, other than an **equipment breakdown peril**.

However, if such loss of or change in temperature, humidity or atmosphere results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

This exclusion does not apply to **electronic data processing hardware**.

C. Limitations**1. Trees, Shrubs, Plants or Lawns**

The Insurer will not pay for loss of **business income** or **research and development business income** caused by or resulting from loss of or damage to **outdoor trees, shrubs, plants or lawns** unless such loss or damage is directly caused by fire, lightning, explosion, riot or civil commotion, vehicles or aircraft.



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Business Property Coverage Part

2. Vegetated Roofs

The Insurer will not pay for loss of or damage to trees, shrubs, plants, grass, lawns or other landscaping materials which are part of a vegetated roof caused by or resulting from:

- a. dampness or dryness of atmosphere or soil supporting the vegetation;
- b. changes in or extremes of temperature;
- c. disease; or
- d. frost, hail, rain, snow, ice or sleet.

D. Excluded Fees, Costs and Expenses**1. Excavation, Grading or Filling Costs**

The Insurer will not pay fees, costs or expenses for:

- a. excavations, grading, backfilling or filling, unless such cost is necessarily incurred to investigate, repair or replace **insured property** below the surface of the ground; or
- b. filling sinkholes.

2. Volcanic Eruption

The Insurer will not pay fees, costs or expenses to remove ash, dust or particulate matter, following a **volcanic eruption** that does not cause loss of or damage to **covered property**.

VI. LIMITS OF INSURANCE / INDEMNITY PERIOD / DEDUCTIBLE / QUALIFYING PERIOD**A. Limits of Insurance**

The Limits of Insurance applicable to each coverage agreement are shown in the **Business Property Schedule of Coverages and Limits** or the **Business Property Schedule of Locations**.

B. Special Limits

The Limit of Insurance applicable for any one **occurrence** for loss or damage due to **theft** is \$10,000 for:

1. furs, fur garments and garments trimmed with fur;
2. jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones; and
3. bullion, gold, silver, platinum and other precious alloys or metals.

This Limit is included within, and not in addition to, the applicable **Personal Property Coverage** Limit of Insurance.

C. Maximum Period of Indemnity

If the **Business Property Schedule of Locations** displays a **Maximum Period of Indemnity**, the most the Insurer will pay for loss of **business income** is the lesser of:

1. the amount of covered **business income** during the 120 consecutive days immediately following the beginning of the **period of restoration**; or
2. the applicable **Business Income Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations**.

D. Monthly Limit of Indemnity

If the **Business Property Schedule of Locations** displays a Monthly Limit of Indemnity fraction, the most the Insurer will pay for loss of **business income** in any one period of 30 consecutive days after the beginning of the **period of restoration** is:

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CNA PARAMOUNT

Business Property Coverage Part

1. the Limit of Insurance, multiplied by
2. the Monthly Limit of Indemnity fraction shown in the **Business Property Schedule of Locations** for **Monthly Limit of Indemnity**.

E. Inflation Guard

If the **Business Property Schedule of Locations** displays an inflation guard percentage, the Limit of Insurance for **insured property** will automatically increase as follows:

1. the applicable Limit of Insurance; multiplied by
2. the Inflation Guard percentage shown on the **Business Property Schedule of Locations**; multiplied by
3. the number of consecutive days since the beginning of the annual **policy period**, or the effective date of the most recent Policy change amending the Limit of Insurance, divided by 365.

F. Deductibles and Qualifying Periods

1. The Insurer will not pay any amounts due under the terms and conditions of the **coverage part** until the amount of covered loss, damage, cost or expense for any one **occurrence** exceeds the Property Deductible shown in the **Business Property Schedule of Locations**, unless specific coverage deductibles are shown in the **Business Property Schedule of Locations** or an endorsement. The Insurer will then pay the amount of loss, damage, cost or expense in excess of the Deductible, up to the applicable Limits of Insurance.
2. If a **Qualifying Period** is shown in the **Business Property Schedule of Locations**, then the **qualifying period** will apply to all **business income** and **research and development business income** coverages. The Insurer will not pay for any loss of **business income** or **research and development business income** for any one **occurrence** until the **suspension** or delay of **operations** exceeds the **qualifying period**. If the **qualifying period** is exceeded, then the Insurer will pay the amount of covered **business income** or **research and development business income** loss, calculated as of the time and date of such loss, in excess of the applicable Property Deductible shown in the **Business Property Schedule of Locations**, unless a more specific **time element coverage** deductible is shown. If **Business Income and Extra Expense Coverage** applies, then **extra expense** is subject to the deductible or **qualifying period** applicable to **business income**.
3. A covered loss occurring at **unspecified locations**, **reported unspecified locations** or other premises not shown on the **Business Property Schedule of Locations** will be subject to the **Deductibles and Qualifying Periods** applicable for the first **location** shown in the **Business Property Schedule of Locations**, unless specific coverage deductibles are shown in the **Business Property Schedule of Locations** or an endorsement.
4. Unless otherwise stated in the **coverage part** or endorsement, if more than one monetary deductible applies, the Insurer will apply each deductible separately, but the total of all deductibles applied for any one **occurrence** will not exceed the highest applicable monetary deductible for loss or damage to **covered property** plus the highest applicable monetary deductible for loss under **time element coverage**.
5. Loss or damage caused by earthquake, earthquake sprinkler leakage, **flood**, **named storm** and windstorm or hail may be subject to separate deductible amounts. The **Business Property Schedule of Locations**, or applicable endorsement, will identify the **locations** or **reported unspecified locations** subject to such deductibles and the applicable deductible amount. That Deductible will apply to all coverages that respond to that covered loss, including covered **time element coverage** loss. **Qualifying periods** do not apply to covered loss or expense from earthquake, earthquake sprinkler leakage, **flood**, **named storm** or windstorm or hail when there is a separate monetary deductible amount applicable.

For purposes of calculating the deductible for those perils, the Insurer will use the applicable Limit of Insurance shown in the **Business Property Schedule of Coverages and Limits**, the **Business Property Schedule of Location** or any endorsement attached to this Policy for that specific coverage, or the actual



CNA PARAMOUNT

Business Property Coverage Part

amount of loss, damage, cost or expense for that coverage, whichever is less, towards satisfying that Deductible.

With respect to earthquake, earthquake sprinkler leakage, **flood**, **named storm** and windstorm or hail deductibles, if there are two or more deductibles that are applicable from other **covered perils** in the same **occurrence**, the Insurer will apply each deductible separately. When those Deductibles are shown in the **Business Property Schedule of Coverages and Limits**, the **Business Property Schedule of Locations** or any endorsement:

- a. at that specific **location** or **reported unspecified location**, the total of all monetary deductible amounts applied for any one **occurrence** will not exceed the single highest applicable Deductible shown for that **location** or **reported unspecified location**. If more than one **location** or **reported unspecified location** is involved in the same **occurrence**, the Insurer will apply those Deductibles for each **location** and **reported unspecified location** separately, subject to the single highest applicable Deductible for each **location** and each **reported unspecified location**.
- b. on a per **occurrence** basis for multiple **locations** or **reported unspecified locations**, the total of all monetary deductible amounts applied for any one **occurrence** will not exceed the single highest applicable Deductible.

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CNA PARAMOUNT

Equipment Breakdown Exclusion Endorsement

It is understood and agreed as follows:

I. The following are added to Other Excluded Perils, in the EXCLUSIONS section of the Business Property Coverage Part:

- **Electrical Injury**

The Insurer will not pay for loss or damage caused by or resulting from artificially generated electrical current, including electrical arcing, that damages or disturbs electrical devices, wiring or equipment. But, if such artificially generated electrical current or electrical arcing results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

This exclusion does not apply to **electronic data processing equipment, media or records of accounts receivable**.

- **Explosion or Rupture**

The Insurer will not pay for:

- a. Loss or damage caused by or resulting from an explosion, rupture, or bursting of steam boilers, steam pipes, steam engines, steam turbines, gas turbines, or apparatus attached to and forming a part thereof, when owned, operated, or controlled by the **Named Insured**; except for explosion of accumulated gases or fuel within the furnace of any fired vessel, other than gas turbines, or within the flues or passages through which the gases of combustion pass.

But if a result of one of these excluded perils is fire or a combustion explosion, the Insurer will pay that portion of the loss or damage solely caused by that fire or combustion explosion.

- b. Loss or damage caused by or resulting from any condition or event inside steam boilers, steam pipes, steam engines, steam turbines, gas turbines, or apparatus attached to and forming a part thereof, when owned, operated, or controlled by the **Named Insured**; except for explosion of accumulated gases or fuel within the furnace of any fired vessel, other than gas turbines, or within the flues or passages through which the gases of combustion pass.

- c. Loss or damage caused by or resulting from any condition or event, other than an explosion, inside hot water boilers, other water heating equipment other than steam engines, or pressure vessels when owned, operated, or controlled by the **Named Insured**.

This exclusion does not apply to **electronic data processing equipment, media or records of accounts receivable**.

- **Mechanical Breakdown**

The Insurer will not pay for loss or damage caused by or resulting from mechanical or machinery breakdown, including rupture or bursting caused by or resulting from centrifugal force, of property owned, operated, or controlled by the **Named Insured**. But if a result of the mechanical or machinery breakdown is a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

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CNA PARAMOUNT

Equipment Breakdown Exclusion Endorsement

This exclusion does not apply to **electronic data processing equipment, media or records of accounts receivable.**

- II.** The following change applies to the **ADDITIONAL COVERAGES** section of the **Business Property Coverage Part:**

The **Equipment Breakdown – Spoilage Coverage** is deleted.

- III.** Paragraph **I.** of the **specified peril** definition in the **First Party Glossary of Defined Terms** is deleted.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



Inland Marine

Renewal Declaration

POLICY NUMBER C 6056872807	COVERAGE PROVIDED BY CONTINENTAL CASUALTY COMPANY 151 N Franklin CHICAGO, IL 60606	FROM - POLICY PERIOD - TO 12/23/2019 12/23/2020
	INSURED NAME AND ADDRESS SESI CONSULTING ENGINEERS 12A MAPLE AVE PINE BROOK, NJ 07058-9837	
AGENCY NUMBER 028570	AGENCY NAME AND ADDRESS VICTOR INSURANCE MANAGERS INC. STE 1100 2 WISCONSIN CIR CHEVY CHASE, MD 20815 Phone Number: (301)961-9800	
BRANCH NUMBER 886	BRANCH NAME AND ADDRESS DESIGN ONE CENTER TWO WISCONSIN CIRCLE CHEVY CHASE, MD 20815 Phone Number: () -	

This policy becomes effective and expires at 12:01 A.M. standard time at your mailing address on the dates shown above.

The Named Insured is a Corporation.

Your policy is composed of this Declarations, with the attached Common Policy Conditions, Coverage Forms, and Endorsements, if any. The Policy Forms and Endorsement Schedule shows all forms applicable to this policy at the time of policy issuance.

The Policy Premium Is
New Jersey PLIGA Surcharge



Total Policy Charges



Terrorism Risk Insurance Extension Act Premium



In return for the payment of the premium, and subject to all the terms and conditions contained here-in, we agree to provide the insurance as stated.

POLICY NUMBER
C 6056872807

INSURED NAME AND ADDRESS
SESI CONSULTING ENGINEERS
12A MAPLE AVE
PINE BROOK, NJ 07058-9837

INLAND MARINE LOCATION SUMMARY OF COVERAGES

LOCATION 1 BUILDING 1

12A MAPLE AVE
PINE BROOK NJ 07058

Building Description:

LOCATION/BUILDING COVERAGES

Valuable Papers

- Valuable Papers Schedule - Non-Reporting - G55231
- Valuable Papers and Records Coverage Form - CM0067

POLICY NUMBER
C 6056872807

INSURED NAME AND ADDRESS
SESI CONSULTING ENGINEERS
12A MAPLE AVE
PINE BROOK, NJ 07058-9837

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INLAND MARINE LOSS PAYEE SCHEDULE

All loss payees as their interests may appear in the Covered Property.

The following provisions apply in accordance with the insurable interest of the loss payee: Loss Payable, Lender's Loss Payable, or Contract of Sale.

Description of Property: Any Covered Property in which a loss payee, creditor or lender holds an interest, including any person or organization you have entered a contract with for the sale of the Covered Property.

Countersignature



Chairman of the Board
Secretary

**VALUABLE PAPERS AND RECORDS SCHEDULE****LIMITS OF INSURANCE**

A. PROPERTY AT YOUR PREMISES		Limit of Insurance
1. Address		
12A MAPLE AVE		\$ 1,000,000
PINE BROOK, NJ 07058		
a. Specifically Described Property		
Item No. Description		\$
		\$
		\$
	Total	\$
b. All Other Covered Property		\$
B. PROPERTY AWAY FROM YOUR PREMISES		\$

DEDUCTIBLE

The Deductible amount is	\$ 1,000
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DESCRIPTION OF RECEIPTABLES

Loc. No.	Bldg. No.	Description
1	1	Type N - Not enclosed in a metal cont.

SPECIAL PROVISIONS (if any)

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COMMERCIAL INLAND MARINE CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and applicable Additional Conditions in Commercial Inland Marine Coverage Forms:

LOSS CONDITIONS

A. Abandonment

There can be no abandonment of any property to us.

B. Appraisal

If we and you disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

1. Pay its chosen appraiser; and
2. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

C. Duties In The Event Of Loss

You must see that the following are done in the event of loss or damage to Covered Property:

1. Notify the police if a law may have been broken.
2. Give us prompt notice of the loss or damage. Include a description of the property involved.
3. As soon as possible, give us a description of how, when and where the loss or damage occurred.
4. Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.
5. You will not, except at your own cost, voluntarily make a payment, assume any obligation, or incur any expense without our consent.

6. As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

7. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.
8. Send us a signed, sworn proof of loss containing the information we request to settle the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
9. Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or suit.
10. Cooperate with us in the investigation or settlement of the claim.

D. Insurance Under Two Or More Coverages

If two or more of this policy's coverages apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage.

E. Loss Payment

1. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.
2. We will not pay you more than your financial interest in the Covered Property.
3. We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claim against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.
4. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.
5. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss if you have complied with all the terms of this Coverage Part and:

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- a. We have reached agreement with you on the amount of the loss; or
 - b. An appraisal award has been made.
6. We will not be liable for any part of a loss that has been paid or made good by others.

F. Other Insurance

1. You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this Coverage Part. If you do, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Limit of Insurance under this Coverage Part bears to the Limits of Insurance of all insurance covering on the same basis.
2. If there is other insurance covering the same loss or damage, other than that described in 1. above, we will pay only for the amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect on it or not. But we will not pay more than the applicable Limit of Insurance.

G. Pair, Sets Or Parts

1. Pair Or Set

In case of loss or damage to any part of a pair or set we may:

- a. Repair or replace any part to restore the pair or set to its value before the loss or damage; or
- b. Pay the difference between the value of the pair or set before and after the loss or damage.

2. Parts

In case of loss or damage to any part of Covered Property consisting of several parts when complete, we will only pay for the value of the lost or damaged part.

H. Recovered Property

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

I. Reinstatement Of Limit After Loss

The Limit of Insurance will not be reduced by the payment of any claim, except for total loss or damage of a scheduled item, in which event we will refund the unearned premium on that item.

J. Transfer Of Rights Of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this Coverage Part has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything

necessary to secure our rights and must do nothing after loss to impair them. But you may waive your rights against another party in writing:

1. Prior to a loss to your Covered Property.
2. After a loss to your Covered Property only if, at time of loss, that party is one of the following:
 - a. Someone insured by this insurance; or
 - b. A business firm:
 - (1) Owned or controlled by you; or
 - (2) That owns or controls you.

This will not restrict your insurance.

GENERAL CONDITIONS

A. Concealment, Misrepresentation Or Fraud

This Coverage Part is void in any case of fraud, intentional concealment or misrepresentation of a material fact, by you or any other insured, at any time, concerning:

1. This Coverage Part;
2. The Covered Property;
3. Your interest in the Covered Property; or
4. A claim under this Coverage Part.

B. Control Of Property

Any act or neglect of any person other than you beyond your direction or control will not affect this insurance.

The breach of any condition of this Coverage Part at any one or more locations will not affect coverage at any location where, at the time of loss or damage, the breach of condition does not exist.

C. Legal Action Against Us

No one may bring a legal action against us under this Coverage Part unless:

1. There has been full compliance with all the terms of this Coverage Part; and
2. The action is brought within 2 years after you first have knowledge of the direct loss or damage.

D. No Benefit To Bailee

No person or organization, other than you, having custody of Covered Property will benefit from this insurance.

E. Policy Period, Coverage Territory

We cover loss or damage commencing:

1. During the policy period shown in the Declarations; and
2. Within the coverage territory.

F. Valuation

The value of property will be the least of the following amounts:

1. The actual cash value of that property;

2. The cost of reasonably restoring that property to its condition immediately before loss or damage;
or

3. The cost of replacing that property with substantially identical property.

In the event of loss or damage, the value of property will be determined as of the time of loss or damage.

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VALUABLE PAPERS AND RECORDS COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we," "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F – Definitions.

A. Coverage

We will pay for direct physical loss of or damage to Covered Property from any of the Covered Causes of Loss.

1. Covered Property, as used in this coverage form, means "valuable papers and records" that are your property or property of others in your care, custody or control.

2. Property Not Covered

Covered Property does not include:

- a. Property not specifically declared and described in the Declarations if such property cannot be replaced with other property of like kind and quality;
- b. Property held as samples or for delivery after sale;
- c. Property in storage away from the "premises" shown in the Declarations; or
- d. Contraband, or property in the course of illegal transportation or trade.

3. Covered Causes Of Loss

Covered Causes of Loss means Direct Physical Loss Or Damage to Covered Property except those causes of loss listed in the Exclusions.

4. Additional Coverage – Collapse

The coverage provided under this Additional Coverage – Collapse applies only to an abrupt collapse as described and limited in Paragraphs a. through c.

- a. For the purpose of this Additional Coverage – Collapse, abrupt collapse means an abrupt falling down or caving in of a building or any part of a building with the result that the building or part of the building cannot be occupied for its intended purpose.

- b. We will pay for direct physical loss or damage to Covered Property, caused by abrupt collapse of a building or any part of a building that contains Covered Property insured under this coverage form, if such collapse is caused by one or more of the following:

- (1) Building decay that is hidden from view, unless the presence of such decay is known to an insured prior to collapse;
- (2) Insect or vermin damage that is hidden from view, unless the presence of such damage is known to an insured prior to collapse;
- (3) Use of defective material or methods in construction, remodeling or renovation if the abrupt collapse occurs during the course of the construction, remodeling or renovation.
- (4) Use of defective material or methods in construction, remodeling or renovation if the abrupt collapse occurs after the construction, remodeling or renovation is complete, but only if the collapse is caused in part by:
 - (a) A cause of loss listed in Paragraph (1) or (2);
 - (b) One or more of the following causes of loss: Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; all only as insured against in this coverage form;
 - (c) Weight of people or personal property; or
 - (d) Weight of rain that collects on a roof.

- c. This Additional Coverage – Collapse will not increase the Limits of Insurance provided in this coverage form.

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5. Coverage Extensions**a. Removal**

If you give us written notice within 10 days of removal of your "valuable papers and records" because of imminent danger of loss or damage, we will pay for loss or damage while it is:

- (1) At a safe place away from your "premises"; or
- (2) Being taken to and returned from that place.

This Coverage Extension is included within the Limits of Insurance applicable to the "premises" from which the Covered Property is removed.

b. Away From Your Premises

We will pay up to \$5,000 for loss or damage to Covered Property while it is away from your "premises."

But if a higher Limit of Insurance is specified in the Declarations, the higher limit will apply.

The limit for this Coverage Extension is additional insurance.

B. Exclusions

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

a. Governmental Action

Seizure or destruction of property by order of governmental authority.

But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread if the fire would be covered under this coverage form.

b. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused.

But if nuclear reaction or radiation, or radioactive contamination results in fire, we will pay for the direct loss or damage caused by that fire if the fire would be covered under this coverage form.

c. War And Military Action

- (1) War, including undeclared or civil war;

- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

Exclusions **B.1.a.** through **B.1.c.** apply whether or not the loss event results in widespread damage or affects a substantial area.

2. We will not pay for loss or damage caused by or resulting from any of the following:

- a. Delay, loss of use, loss of market or any other consequential loss.

- b. Dishonest or criminal act committed by:

- (1) You, any of your partners, employees, directors, trustees, or authorized representatives;

- (2) A manager or a member if you are a limited liability company;

- (3) Anyone else with an interest in the property, or their employees or authorized representatives; or

- (4) Anyone else to whom the property is entrusted for any purpose.

This exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment.

This exclusion does not apply to Covered Property that is entrusted to others who are carriers for hire or to acts of destruction by your employees. But theft by employees is not covered.

- c. Errors or omissions in processing or copying.

But if errors or omissions in processing or copying result in fire or explosion, we will pay for the direct loss or damage caused by that fire or explosion if the fire or explosion would be covered under this coverage form.

- d. Electrical or magnetic injury, disturbance or erasure of electronic recordings.

But we will pay for direct loss or damage caused by lightning.

- e. Voluntary parting with any property by you or anyone entrusted with the property if induced to do so by any fraudulent scheme, trick, device or false pretense.

- f. Unauthorized instructions to transfer property to any person or to any place.
 - g. Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.
3. We will not pay for loss or damage caused by or resulting from any of the following. But if loss or damage by a Covered Cause of Loss results, we will pay for the loss or damage caused by that Covered Cause of Loss.
- a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in Paragraph 1. above to produce the loss or damage.
 - b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
 - c. Faulty, inadequate or defective:
 - (1) Planning, zoning, development, surveying, siting;
 - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - (3) Materials used in repair, construction, renovation or remodeling; or
 - (4) Maintenance;
 - of part or all of any property wherever located.
 - d. Collapse, including any of the following conditions of property or any part of the property:
 - (1) An abrupt falling down or caving in;
 - (2) Loss of structural integrity, including separation of parts of the property or property in danger of falling down or caving in; or
 - (3) Any cracking, bulging, sagging, bending, leaning, settling, shrinking or expansion as such condition relates to Paragraph (1) or (2).

This Exclusion, **d.**, does not apply to the extent that coverage is provided under the Additional Coverage – Collapse or to collapse caused by one or more of the following: Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; weight of people or personal property; weight of rain that collects on a roof.

- e. Wear and tear, any quality in the property that causes it to damage or destroy itself, gradual deterioration; insects, vermin or rodents.

C. Limits Of Insurance

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations.

D. Deductible

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable Limits of Insurance exceeds the Deductible shown in the Declarations. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

E. Additional Conditions

1. Valuation – Specifically Declared Items

The following is added to General Condition **F. Valuation** in the Commercial Inland Marine Conditions:

The value of each item of property that is specifically declared and described in the Declarations is the applicable Limit of Insurance shown in the Declarations for that item.

2. Recoveries

The following is added to Loss Condition **H. Recovered Property** in the Commercial Inland Marine Conditions:

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. If so, your loss or damage will be readjusted based on the amount you received for the property recovered, with allowance for recovery expenses incurred.

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3. The following conditions apply in addition to the Commercial Inland Marine Conditions and the Common Policy Conditions:

a. Coverage Territory

We cover property:

- (1) Within your "premises"; and
- (2) Away from your "premises" while in transit or within premises of others if those premises are located or the transit is within:
 - (a) The United States of America (including its territories and possessions);
 - (b) Puerto Rico; and
 - (c) Canada.

b. Protection Of Records

Whenever you are not open for business, and except while you are actually using the property, you must keep all "valuable papers and records" in receptacles that are described in the Declarations.

F. Definitions

1. "Valuable papers and records" means inscribed, printed or written documents, manuscripts or records, including abstracts, books, deeds, drawings, films, maps or mortgages.

But "valuable papers and records" does not mean "money" or "securities," converted data, programs or instructions used in your data processing operations, including the materials on which the data is recorded.

2. "Premises" means that interior portion of the building at the address shown in the Declarations that you occupy for your business.

3. "Money" means:

a. Currency, coins and bank notes whether or not in current use; and

b. Travelers checks, register checks and money orders held for sale to the public.

4. "Securities" means negotiable and non-negotiable instruments or contracts representing either "money" or other property and includes:

a. Tokens, tickets, revenue and other stamps whether or not in current use; and

b. Evidences of debt issued in connection with credit or charge cards, which cards are not of your own issue;

but does not include "money."

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****LOSS PAYABLE PROVISIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE FORM

SCHEDULE

<u>Location (If Applicable)</u>	<u>Description of Property</u>	<u>Loss Payee (Name & Address)</u>	<u>Provisions Applicable</u>		
			<u>Loss Payable</u>	<u>Lender's Loss Payable</u>	<u>Contract Of Sale</u>

REFER TO INLAND MARINE LOSS PAYEE SCHEDULE

A. When this endorsement is attached to your Commercial Inland Marine Coverage Form the term Coverage Form in this endorsement is replaced by the term Policy.

B. LOSS PAYABLE

The following is added under the Loss Conditions section of the Commercial Inland Marine Conditions, Paragraph E. – Loss Payment:

For Covered Property in which both you and a Loss Payee shown in the above Schedule have an insurable interest, we will:

1. Adjust losses with you; and
2. Pay any claim for loss or damage jointly to you and the Loss Payee, as interests may appear.

C. LENDER'S LOSS PAYABLE

1. The Loss Payee shown in the above Schedule is a creditor (including a mortgageholder or trustee) with whom you have entered a contract for the sale of Covered Property, whose interest in that Covered Property is established by such written contracts as:

- a. Bills of lading;
- b. Financing statements;
- c. Chattel mortgages.

2. For Covered Property in which both you and a Loss Payee have an insurable interest:

- a. We will pay for covered loss or damage to each Loss Payee in their order of precedence, as interests may appear;
- b. The Loss Payee has the right to receive loss payment even if the Loss Payee has started foreclosure or similar action on the Covered Property;
- c. If we deny your claim because of your acts or because you have failed to comply with the terms of the Coverage Form, the Loss Payee will still have the right to receive loss payment if the Loss Payee:

- (1) Pays any premium due under this Coverage Form at our request if you have failed to do so;
- (2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and
- (3) Has notified us of any change in ownership, occupancy or substantial change in risk known to the Loss Payee.

All of the terms of this Coverage Form will then apply directly to the Loss Payee.

- d. If we pay the Loss Payee for any loss or damage and deny payment to you because of

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your acts or because you have failed to comply with the terms of this Coverage Form:

(1) The Loss Payee's rights will be transferred to us to the extent of the amount we pay; and

(2) The Loss Payee's rights to recover the full amount of the Loss Payee's claim will not be impaired.

At our option, we may pay to the Loss Payee the whole principle on the debt plus any accrued interest. In this event, you will pay your remaining debt to us.

3. If we cancel this policy, we will give written notice to the Loss Payee at least:
- a. 10 days before the effective date of cancellation if we cancel for your non-payment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.

4. If we do not renew this policy, we will give written notice to the Loss Payee at least 10 days before the expiration date of this policy.

D. CONTRACT OF SALE

1. The Loss Payee shown in the Schedule is a person or organization you have entered a contract with for the sale of Covered Property.
2. For Covered Property in which both you and the Loss Payee have an insurable interest we will:
 - a. Adjust losses with you; and
 - b. Pay any claim for loss or damage jointly to you and the Loss Payee, as interests may appear.
3. The following is added under the Loss Condition section of the Commercial Inland Marine Conditions, Paragraph **F. – Other Insurance**:

For Covered Property that is the subject of a contract of sale, the word "you" includes the Loss Payee.



CNA PARAMOUNT
Professional Services
General Liability Coverage Part Declarations

Policy Number: 6056872807

1. Named Insured and mailing address

Name: SESI CONSULTING ENGINEERS

Address: 12A MAPLE AVE

PINE BROOK, NJ 07058-9837

2. Type of Organization

Corporation

3. Limits of Insurance, Deductible

General Aggregate Limit	\$2,000,000
Products/Completed Operations Aggregate Limit	\$2,000,000
Personal And Advertising Injury Limit	\$1,000,000
Each Occurrence Limit	\$1,000,000
Damage To Premises Rented To You Limit	\$100,000
Medical Expense Limit – Any One Person	\$15,000

4. Premium, Surcharges Taxes and Fees at Issuance

Total Premium for this Coverage Part	[REDACTED]
New Jersey PLIGA Surcharge	[REDACTED]
Total Premium, Surcharges Taxes and Fees for this Coverage Part	[REDACTED]

Your Premium includes the following amount for
 Certified Acts of Terrorism

[REDACTED]

5. Audit Period:

Annual

**CNA PARAMOUNT**

Additional Declarations - General Liability Schedule of Locations and Coverages

Policy Number: 6056872807

Policy Level

Coverage/Hazard Description	Exposure	Premium Basis	Rate	Estimated Premium
Architects, Engineers, and Surveyors Extension: < 26% field work		(SL)		
Subcontractor's Blanket Additional Insured		(SL)		

Location Level

Location Number 1	Location Address: 12A MAPLE AVE PINE BROOK, NJ 07058			
Coverage/Hazard Description	Exposure	Premium Basis	Rate	Estimated Premium
Class Code 92663 Engineers or Architects - consulting - not engaged in actual construction. Products-completed operations are subject to the General Aggregate Limit.				
Premises & Operations	3,800,000	(P)		
Location Sub-Total				
Location Number 2	Location Address: 12 MAPLE AVENUE BLDG B PINE BROOK, NJ 07058			
Coverage/Hazard Description	Exposure	Premium Basis	Rate	Estimated Premium
Class Code 92663 Engineers or Architects - consulting - not engaged in actual construction. Products-completed operations are subject to the General Aggregate Limit.				
Premises & Operations	If Any	(P)		
Location Sub-Total				



CNA PARAMOUNT

Commercial General Liability Coverage Part

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the **Named Insured** shown in the Declarations, and any other person or organization qualifying as a **Named Insured** under this policy. The words "we", "us" and "our" refer to the company providing this insurance.

The word **Insured** means any person or organization qualifying as such under Section II – **Who Is An Insured**.

Other words and phrases that appear in bold have special meaning. Refer to Section V – **Definitions**.

SECTION I – COVERAGES

COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the **Insured** becomes legally obligated to pay as **damages** because of **bodily injury** or **property damage** to which this insurance applies. We will have the right and duty to defend the **Insured** against any **suit** seeking those **damages**. However, we will have no duty to defend the **Insured** against any **suit** seeking **damages** for **bodily injury** or **property damage** to which this insurance does not apply. We may, at our discretion, investigate any **occurrence** and settle any claim or **suit** that may result. But:

- (1) The amount we will pay for **damages** is limited as described in Section III – **Limits Of Insurance**; and
- (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages A and B.

- b. This insurance applies to **bodily injury** and **property damage** only if:

- (1) The **bodily injury** or **property damage** is caused by an **occurrence** that takes place in the **coverage territory**;
- (2) The **bodily injury** or **property damage** occurs during the **policy period**; and
- (3) Prior to the **policy period**, no **Insured** listed under Paragraph 1. of Section II – **Who Is An Insured** and no **employee** authorized by you to give or receive notice of an **occurrence** or claim, knew that the **bodily injury** or **property damage** had occurred, in whole or in part. If such a listed **Insured** or authorized **employee** knew, prior to the **policy period**, that the **bodily injury** or **property damage** occurred, then any continuation, change or resumption of such **bodily injury** or **property damage** during or after the **policy period** will be deemed to have been known prior to the **policy period**.

- c. **Bodily injury** or **property damage** which occurs during the **policy period** and was not, prior to the **policy period**, known to have occurred by any **Insured** listed under Paragraph 1. of Section II – **Who Is An Insured** or any **employee** authorized by you to give or receive notice of an **occurrence** or claim, includes any continuation, change or resumption of that **bodily injury** or **property damage** after the end of the **policy period**.

- d. **Bodily injury** or **property damage** will be deemed to have been known to have occurred at the earliest time when any **Insured** listed under Paragraph 1. of Section II – **Who Is An Insured** or any **employee** authorized by you to give or receive notice of an **occurrence** or claim:

- (1) Reports all, or any part, of the **bodily injury** or **property damage** to us or any other insurer;
- (2) Receives a written or verbal demand or claim for **damages** because of the **bodily injury** or **property damage**; or
- (3) Becomes aware by any other means that **bodily injury** or **property damage** has occurred or has begun to occur.

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CNA PARAMOUNT

Commercial General Liability Coverage Part

- e. **Damages** because of **bodily injury** include **damages** claimed by any person or organization for care, loss of services or death resulting at any time from the **bodily injury**.

2. **Exclusions**

This insurance does not apply to:

a. **Expected Or Intended Injury**

Bodily injury or **property damage** expected or intended from the standpoint of the **Insured**. This exclusion does not apply to **bodily injury** resulting from the use of reasonable force to protect persons or property.

b. **Contractual Liability**

Bodily injury or **property damage** for which the **Insured** is obligated to pay **damages** by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for **damages**:

- (1) That the **Insured** would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an **Insured contract**, provided the **bodily injury** or **property damage** occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an **Insured contract**, reasonable attorneys' fees and necessary litigation expenses incurred by or for a party other than an **Insured** are deemed to be **damages** because of **bodily injury** or **property damage**, provided:
 - (a) Liability to such party for, or for the cost of, that party's defense has also been assumed in the same **Insured contract**; and
 - (b) Such attorneys' fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which **damages** to which this insurance applies are alleged.

c. **Liquor Liability**

Bodily injury or **property damage** for which any **Insured** may be held liable by reason of:

- (1) Causing or contributing to the intoxication of any person;
- (2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- (3) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies even if the claims against any **Insured** allege negligence or other wrongdoing in:

- (a) The supervision, hiring, employment, training or monitoring of others by that **Insured**; or
- (b) Providing or failing to provide transportation with respect to any person that may be under the influence of alcohol;

if the **occurrence** which caused the **bodily injury** or **property damage**, involved that which is described in Paragraph (1), (2) or (3) above.

However, this exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages. For the purposes of this exclusion, permitting a person to bring alcoholic beverages on your premises, for consumption on your premises, whether or not a fee is charged or a license is required for such activity, is not by itself considered the business of selling, serving or furnishing alcoholic beverages.

d. **Workers' Compensation And Similar Laws**

Any obligation of the **Insured** under a workers' compensation, disability benefits or unemployment compensation law or any similar law.



CNA PARAMOUNT

Commercial General Liability Coverage Part

e. Employer's Liability

Bodily injury to:

(1) An **employee** of the **Insured** arising out of and in the course of:

- (a) Employment by the **Insured**; or
- (b) Performing duties related to the conduct of the **Insured's** business; or

(2) The **spouse**, child, parent, brother or sister of that **employee** as a consequence of Paragraph (1) above.

This exclusion applies whether the **Insured** may be liable as an employer or in any other capacity and to any obligation to share **damages** with or repay someone else who must pay **damages** because of the injury.

This exclusion does not apply to liability assumed by the **Insured** under an **Insured contract**.

f. Pollution

(1) **Bodily injury** or **property damage** arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants**:

- (a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any **Insured**. However, this subparagraph does not apply to:
 - (i) **Bodily injury** if sustained within a building and caused by smoke, fumes, vapor or soot produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests;
 - (ii) **Bodily injury** or **property damage** for which you may be held liable, if you are a contractor and the owner or lessee of such premises, site or location has been added to your policy as an additional **Insured** with respect to your ongoing operations performed for that additional **Insured** at that premises, site or location and such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any **Insured**, other than that additional **Insured**; or
 - (iii) **Bodily injury** or **property damage** arising out of heat, smoke or fumes from a **hostile fire**;
- (b) At or from any premises, site or location which is or was at any time used by or for any **Insured** or others for the handling, storage, disposal, processing or treatment of waste;
- (c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for:
 - (i) Any **Insured**; or
 - (ii) Any person or organization for whom you may be legally responsible; or
- (d) At or from any premises, site or location on which any **Insured** or any contractors or subcontractors working directly or indirectly on any **Insured's** behalf are performing operations if the **pollutants** are brought on or to the premises, site or location in connection with such operations by such **Insured**, contractor or subcontractor. However, this subparagraph does not apply to:
 - (i) **Bodily injury** or **property damage** arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of **mobile equipment** or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. This exception does not apply if the **bodily injury** or **property damage** arises out of the intentional discharge, dispersal or release of the fuels, lubricants or other operating fluids, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent that they be discharged, dispersed or released as part of the operations being performed by such **Insured**, contractor or subcontractor;

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CNA PARAMOUNT

Commercial General Liability Coverage Part

(ii) **Bodily injury or property damage** sustained within a building and caused by the release of gases, fumes or vapors from materials brought into that building in connection with operations being performed by you or on your behalf by a contractor or subcontractor; or

(iii) **Bodily injury or property damage** arising out of heat, smoke or fumes from a **hostile fire**.

(e) At or from any premises, site or location on which any **Insured** or any contractors or subcontractors working directly or indirectly on any **Insured's** behalf are performing operations if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, **pollutants**.

(2) Any loss, cost or expense arising out of any:

(a) Request, demand, order or statutory or regulatory requirement that any **Insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, **pollutants**; or

(b) Claim or suit by or on behalf of a governmental authority for **damages** because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, **pollutants**.

However, this paragraph does not apply to liability for **damages** because of **property damage** that the **Insured** would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or **suit** by or on behalf of a governmental authority.

g. Aircraft, Auto Or Watercraft

Bodily injury or property damage arising out of the ownership, maintenance, use or entrustment to others of any aircraft, **auto** or watercraft owned or operated by or rented or loaned to any **Insured**. Use includes operation and **loading or unloading**.

This exclusion applies even if the claims against any **Insured** allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that **Insured**, if the **occurrence** which caused the **bodily injury or property damage** involved the ownership, maintenance, use or entrustment to others of any aircraft, **auto** or watercraft that is owned or operated by or rented or loaned to any **Insured**.

This exclusion does not apply to:

(1) A watercraft while ashore on premises you own or rent;

(2) A watercraft you do not own that is:

(a) Less than 26 feet long; and

(b) Not being used to carry persons or property for a charge;

(3) Parking an **auto** on, or on the ways next to, premises you own or rent, provided the **auto** is not owned by or rented or loaned to you or the **Insured**;

(4) Liability assumed under any **Insured contract** for the ownership, maintenance or use of aircraft or watercraft; or

(5) **Bodily injury or property damage** arising out of:

(a) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of **mobile equipment** if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or

(b) The operation of any of the machinery or equipment listed in Paragraph **f.(2)** or **f.(3)** of the definition of **mobile equipment**.



CNA PARAMOUNT

Commercial General Liability Coverage Part

h. Mobile Equipment

Bodily injury or **property damage** arising out of:

- (1) The transportation of **mobile equipment** by an **auto** owned or operated by or rented or loaned to any **Insured**; or
- (2) The use of **mobile equipment** in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunting activity.

i. War

Bodily injury or **property damage**, however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

j. Damage To Property

Property damage to:

- (1) Property you own, rent, or occupy, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;
- (2) Premises you sell, give away or abandon, if the **property damage** arises out of any part of those premises;
- (3) Property loaned to you;
- (4) Personal property in the care, custody or control of the **Insured**;
- (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the **property damage** arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because **your work** was incorrectly performed on it.

Paragraphs (1), (3) and (4) of this exclusion do not apply to **property damage** (other than damage by fire) to premises, including the contents of such premises, rented to you for a period of seven or fewer consecutive days. A separate limit of insurance applies to Damage To Premises Rented To You as described in Section III – Limits Of Insurance.

Paragraph (2) of this exclusion does not apply if the premises are **your work** and were never occupied, rented or held for rental by you.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to **property damage** included in the **products-completed operations hazard**.

k. Damage To Your Product

Property damage to **your product** arising out of it or any part of it.

l. Damage To Your Work

Property damage to **your work** arising out of it or any part of it and included in the **products-completed operations hazard**.

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CNA PARAMOUNT

Commercial General Liability Coverage Part

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

m. Damage To Impaired Property Or Property Not Physically Injured

Property damage to **impaired property** or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy or dangerous condition in **your product** or **your work**; or
- (2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to **your product** or **your work** after it has been put to its intended use.

n. Recall Of Products, Work Or Impaired Property

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) **Your product**;
- (2) **Your work**; or
- (3) **Impaired property**;

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

o. Personal And Advertising Injury

Bodily injury arising out of **personal and advertising injury**.

p. Electronic Data

Damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

However, this exclusion does not apply to liability for **damages** because of **bodily injury**.

As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

q. Recording And Distribution Of Material Or Information In Violation Of Law

Bodily injury or **property damage** arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or
- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

Exclusions **c.** through **n.** do not apply to damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in Section **III – Limits Of Insurance**.



CNA PARAMOUNT

Commercial General Liability Coverage Part

COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the **Insured** becomes legally obligated to pay as **damages** because of **personal and advertising injury** to which this insurance applies. We will have the right and duty to defend the **Insured** against any **suit** seeking those **damages**. However, we will have no duty to defend the **Insured** against any **suit** seeking **damages** for **personal and advertising injury** to which this insurance does not apply. We may, at our discretion, investigate any offense and settle any claim or **suit** that may result. But:

(1) The amount we will pay for **damages** is limited as described in Section III – **Limits Of Insurance**; and

(2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages **A** or **B** or medical expenses under Coverage **C**.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages **A** and **B**.

- b. This insurance applies to **personal and advertising injury** caused by an offense arising out of your business but only if the offense was committed in the **coverage territory** during the **policy period**.

2. Exclusions

This insurance does not apply to:

a. **Knowing Violation Of Rights Of Another**

Personal and advertising injury caused by or at the direction of the **Insured** with the knowledge that the act would violate the rights of another and would inflict **personal and advertising injury**.

b. **Material Published With Knowledge Of Falsity**

Personal and advertising injury arising out of oral or written publication, in any manner, of material, if done by or at the direction of the **Insured** with knowledge of its falsity.

c. **Material Published Prior To Policy Period**

Personal and advertising injury arising out of oral or written publication, in any manner, of material whose first publication took place before the beginning of the **policy period**.

d. **Criminal Acts**

Personal and advertising injury arising out of a criminal act committed by or at the direction of the **Insured**.

e. **Contractual Liability**

Personal and advertising injury for which the **Insured** has assumed liability in a contract or agreement. This exclusion does not apply to liability for **damages** that the **Insured** would have in the absence of the contract or agreement.

f. **Breach Of Contract**

Personal and advertising injury arising out of a breach of contract, except an implied contract to use another's advertising idea in your **advertisement**.

g. **Quality Or Performance Of Goods – Failure To Conform To Statements**

Personal and advertising injury arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your **advertisement**.

h. **Wrong Description Of Prices**

Personal and advertising injury arising out of the wrong description of the price of goods, products or services stated in your **advertisement**.

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CNA PARAMOUNT

Commercial General Liability Coverage Part

i. **Infringement Of Copyright, Patent, Trademark Or Trade Secret**

Personal and advertising injury arising out of the infringement of copyright, patent, trademark, trade secret or other intellectual property rights. Under this exclusion, such other intellectual property rights do not include the use of another's advertising idea in your **advertisement**.

However, this exclusion does not apply to infringement, in your **advertisement**, of copyright, trade dress or slogan.

j. **Insureds In Media And Internet Type Businesses**

Personal and advertising injury committed by an **Insured** whose business is:

- (1) Advertising, broadcasting, publishing or telecasting;
- (2) Designing or determining content of web sites for others; or
- (3) An Internet search, access, content or service provider.

However, this exclusion does not apply to Paragraphs **14.a., b. and c.** of **personal and advertising injury** under the Definitions section.

For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for you or others anywhere on the Internet, is not by itself, considered the business of advertising, broadcasting, publishing or telecasting.

k. **Electronic Chatrooms Or Bulletin Boards**

Personal and advertising injury arising out of an electronic chatroom or bulletin board the **Insured** hosts, owns, or over which the **Insured** exercises control.

l. **Unauthorized Use Of Another's Name Or Product**

Personal and advertising injury arising out of the unauthorized use of another's name or product in your e-mail address, domain name or metatag, or any other similar tactics to mislead another's potential customers.

m. **Pollution**

Personal and advertising injury arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants** at any time.

n. **Pollution-related**

Any loss, cost or expense arising out of any:

- (1) Request, demand, order or statutory or regulatory requirement that any **Insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, **pollutants**; or
- (2) Claim or suit by or on behalf of a governmental authority for **damages** because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, **pollutants**.

o. **War**

Personal and advertising injury, however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.



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p. Recording And Distribution Of Material Or Information In Violation Of Law

Personal and advertising injury arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or
- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

COVERAGE C – MEDICAL PAYMENTS

1. Insuring Agreement

- a. We will pay medical expenses as described below for **bodily injury** caused by an accident:

- (1) On premises you own or rent;
- (2) On ways next to premises you own or rent; or
- (3) Because of your operations;

provided that:

- (a) The accident takes place in the **coverage territory** and during the **policy period**;
 - (b) The expenses are incurred and reported to us within one year of the date of the accident; and
 - (c) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.
- b. We will make these payments regardless of fault. These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:
- (1) First aid administered at the time of an accident;
 - (2) Necessary medical, surgical, X-ray and dental services, including prosthetic devices; and
 - (3) Necessary ambulance, hospital, professional nursing and funeral services.

2. Exclusions

We will not pay expenses for **bodily injury**:

a. Any Insured

To any **Insured**, except **volunteer workers**.

b. Hired Person

To a person hired to do work for or on behalf of any **Insured** or a tenant of any **Insured**.

c. Injury On Normally Occupied Premises

To a person injured on that part of premises you own or rent that the person normally occupies.

d. Workers' Compensation And Similar Laws

To a person, whether or not an **employee** of any **Insured**, if benefits for the **bodily injury** are payable or must be provided under a workers' compensation or disability benefits law or a similar law.

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e. Athletics Activities

To a person injured while practicing, instructing or participating in any physical exercises or games, sports, or athletic contests.

f. Products-Completed Operations Hazard

Included within the **products-completed operations hazard**.

g. Coverage A Exclusions

Excluded under Coverage **A**.

SUPPLEMENTARY PAYMENTS – COVERAGES A AND B

1. We will pay, with respect to any claim we investigate or settle, or any **suit** against an **Insured** we defend:
 - a. All expenses we incur.
 - b. Up to \$250 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
 - c. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
 - d. All reasonable expenses incurred by the **Insured** at our request to assist us in the investigation or defense of the claim or **suit**, including actual loss of earnings up to \$250 a day because of time off from work.
 - e. All court costs taxed against the **Insured** in the **suit**. However, these payments do not include attorneys' fees or attorneys' expenses taxed against the **Insured**.
 - f. Prejudgment interest awarded against the **Insured** on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.
 - g. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.

2. If we defend an **Insured** against a **suit** and an indemnitee of the **Insured** is also named as a party to the **suit**, we will defend that indemnitee if all of the following conditions are met:
 - a. The **suit** against the indemnitee seeks **damages** for which the **Insured** has assumed the liability of the indemnitee in a contract or agreement that is an **Insured contract**;
 - b. This insurance applies to such liability assumed by the **Insured**;
 - c. The obligation to defend, or the cost of the defense of, that indemnitee, has also been assumed by the **Insured** in the same **Insured contract**;
 - d. The allegations in the **suit** and the information we know about the **occurrence** are such that no conflict appears to exist between the interests of the **Insured** and the interests of the indemnitee;
 - e. The indemnitee and the **Insured** ask us to conduct and control the defense of that indemnitee against such **suit** and agree that we can assign the same counsel to defend the **Insured** and the indemnitee; and
 - f. The indemnitee:
 - (1) Agrees in writing to:
 - (a) Cooperate with us in the investigation, settlement or defense of the **suit**;
 - (b) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the **suit**;



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- (c) Notify any other insurer whose coverage is available to the indemnitee; and
- (d) Cooperate with us with respect to coordinating other applicable insurance available to the indemnitee; and
- (2) Provides us with written authorization to:
 - (a) Obtain records and other information related to the **suit**; and
 - (b) Conduct and control the defense of the indemnitee in such **suit**.

So long as the above conditions are met, attorneys' fees incurred by us in the defense of that indemnitee, necessary litigation expenses incurred by us and necessary litigation expenses incurred by the indemnitee at our request will be paid as Supplementary Payments. Notwithstanding the provisions of Paragraph **2.b.(2)** of Section **I – Coverage A – Bodily Injury And Property Damage Liability**, such payments will not be deemed to be **damages** for **bodily injury** and **property damage** and will not reduce the limits of insurance.

Our obligation to defend an **Insured's** indemnitee and to pay for attorneys' fees and necessary litigation expenses as Supplementary Payments ends when we have used up the applicable limit of insurance in the payment of judgments or settlements or the conditions set forth above, or the terms of the agreement described in Paragraph **f.** above, are no longer met.

SECTION II – WHO IS AN INSURED

1. If you are designated in the Declarations as:
 - a. An individual, you and your **spouse** are **Insureds**, but only with respect to the conduct of a business of which you are the sole owner.
 - b. A partnership or joint venture, you are an **Insured**. Your members, your partners, and their **spouses** are also **Insureds**, but only with respect to the conduct of your business.
 - c. A limited liability company, you are an **Insured**. Your members are also **Insureds**, but only with respect to the conduct of your business. Your managers are **Insureds**, but only with respect to their duties as your managers.
 - d. An organization other than a partnership, joint venture or limited liability company, you are an **Insured**. Your **executive officers** and directors are **Insureds**, but only with respect to their duties as your officers or directors. Your stockholders are also **Insureds**, but only with respect to their liability as stockholders.
 - e. A trust, you are an **Insured**. Your trustees are also **Insureds**, but only with respect to their duties as trustees.
2. Each of the following is also an **Insured**:
 - a. Your **volunteer workers** only while performing duties related to the conduct of your business, or your **employees**, other than either your **executive officers** (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, none of these **employees** or **volunteer workers** are **Insureds** for:

(1) **Bodily injury or personal and advertising injury:**

- (a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), to a co-**employee** while in the course of his or her employment or performing duties related to the conduct of your business, or to your other **volunteer workers** while performing duties related to the conduct of your business;
- (b) To the **spouse**, child, parent, brother or sister of that co-**employee** or **volunteer worker** as a consequence of Paragraph (1)(a) above;
- (c) For which there is any obligation to share **damages** with or repay someone else who must pay **damages** because of the injury described in Paragraph (1)(a) or (b) above; or
- (d) Arising out of his or her providing or failing to provide professional health care services.





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(2) **Property damage** to property:

(a) Owned, occupied or used by;

(b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by;

you, any of your **employees, volunteer workers**, any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).b. Any person (other than your **employee** or **volunteer worker**), or any organization while acting as your real estate manager.

c. Any person or organization having proper temporary custody of your property if you die, but only:

(1) With respect to liability arising out of the maintenance or use of that property; and

(2) Until your legal representative has been appointed.

d. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this **Coverage Part**.3. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a **Named Insured** if there is no other similar insurance available to that organization. However:a. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the **policy period**, whichever is earlier;b. Coverage **A** does not apply to **bodily injury** or **property damage** that occurred before you acquired or formed the organization; andc. Coverage **B** does not apply to **personal and advertising injury** arising out of an offense committed before you acquired or formed the organization.No person or organization is an **Insured** with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a **Named Insured** in the Declarations.**SECTION III – LIMITS OF INSURANCE**

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:

a. **Insureds**;b. Claims made or **suits** brought; orc. Persons or organizations making claims or bringing **suits**.

2. The General Aggregate Limit is the most we will pay for the sum of:

a. Medical expenses under Coverage **C**;b. **Damages** under Coverage **A**, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; andc. **Damages** under Coverage **B**.3. The Products-Completed Operations Aggregate Limit is the most we will pay under Coverage **A** for **damages** because of **bodily injury** and **property damage** included in the **products-completed operations hazard**.4. Subject to Paragraph 2. above, the Personal And Advertising Injury Limit is the most we will pay under Coverage **B** for the sum of all **damages** because of all **personal and advertising injury** sustained by any one person or organization.



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5. Subject to Paragraph 2. or 3. above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:
- a. **Damages** under Coverage A; and
 - b. Medical expenses under Coverage C
- because of all **bodily injury** and **property damage** arising out of any one **occurrence**.
6. Subject to Paragraph 5. above, the Damage To Premises Rented To You Limit is the most we will pay under Coverage A for **damages** because of **property damage** to any one premises, while rented to you, or in the case of damage by fire, while rented to you or temporarily occupied by you with permission of the owner.
7. Subject to Paragraph 5. above, the Medical Expense Limit is the most we will pay under Coverage C for all medical expenses because of **bodily injury** sustained by any one person.

The Limits of Insurance of this **Coverage Part** apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the **policy period** shown in the Declarations, unless the **policy period** is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS

1. Bankruptcy

Bankruptcy or insolvency of the **Insured** or of the **Insured's** estate will not relieve us of our obligations under this **Coverage Part**.

2. Duties In The Event Of Occurrence, Offense, Claim Or Suit

- a. You must see to it that we are notified as soon as practicable of an **occurrence** or an offense which may result in a claim. To the extent possible, notice should include:

- (1) How, when and where the **occurrence** or offense took place;
- (2) The names and addresses of any injured persons and witnesses; and
- (3) The nature and location of any injury or damage arising out of the **occurrence** or offense.

- b. If a claim is made or **suit** is brought against any **Insured**, you must:

- (1) Immediately record the specifics of the claim or **suit** and the date received; and
- (2) Notify us as soon as practicable.

You must see to it that we receive written notice of the claim or **suit** as soon as practicable.

- c. You and any other involved **Insured** must:

- (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or **suit**;
- (2) Authorize us to obtain records and other information;
- (3) Cooperate with us in the investigation or settlement of the claim or defense against the **suit**; and
- (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the **Insured** because of injury or damage to which this insurance may also apply.

- d. No **Insured** will, except at that **Insured's** own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

3. Legal Action Against Us

No person or organization has a right under this **Coverage Part**:

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- a. To join us as a party or otherwise bring us into a **suit** asking for **damages** from an **Insured**; or
- b. To sue us on this **Coverage Part** unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an **Insured**; but we will not be liable for **damages** that are not payable under the terms of this **Coverage Part** or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the **Insured** and the claimant or the claimant's legal representative.

4. Other Insurance

If other valid and collectible insurance is available to the **Insured** for a loss we cover under Coverages **A** or **B** of this **Coverage Part**, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary except when Paragraph **b.** below applies. If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in Paragraph **c.** below.

b. Excess Insurance

(1) This insurance is excess over:

(a) Any of the other insurance, whether primary, excess, contingent or on any other basis:

- (i) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for **your work**;
- (ii) That is Fire insurance for premises rented to you or temporarily occupied by you with permission of the owner;
- (iii) That is insurance purchased by you to cover your liability as a tenant for **property damage** to premises rented to you or temporarily occupied by you with permission of the owner; or
- (iv) If the loss arises out of the maintenance or use of aircraft, **autos** or watercraft to the extent not subject to Exclusion **g.** of Section **I – Coverage A – Bodily Injury And Property Damage Liability**.

(b) Any other primary insurance available to you covering liability for **damages** arising out of the premises or operations, or the products and completed operations, for which you have been added as an additional **Insured**.

(2) When this insurance is excess, we will have no duty under Coverages **A** or **B** to defend the **Insured** against any **suit** if any other insurer has a duty to defend the **Insured** against that **suit**. If no other insurer defends, we will undertake to do so, but we will be entitled to the **Insured's** rights against all those other insurers.

(3) When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

(a) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and

(b) The total of all deductible and self-**Insured** amounts under all that other insurance.

(4) We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this **Coverage Part**.

c. Method Of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.



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If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

5. Premium Audit

- a. We will compute all premiums for this **Coverage Part** in accordance with our rules and rates.
- b. Premium shown in this **Coverage Part** as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period and send notice to the **First Named Insured**. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the **policy period** is greater than the earned premium, we will return the excess to the **First Named Insured**.
- c. The **First Named Insured** must keep records of the information we need for premium computation, and send us copies at such times as we may request.

6. Representations

By accepting this policy, you agree:

- a. The statements in the Declarations are accurate and complete;
- b. Those statements are based upon representations you made to us; and
- c. We have issued this policy in reliance upon your representations.

7. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this **Coverage Part** to the **First Named Insured**, this insurance applies:

- a. As if each **Named Insured** were the only **Named Insured**; and
- b. Separately to each **Insured** against whom claim is made or **suit** is brought.

8. Transfer Of Rights Of Recovery Against Others To Us

If the **Insured** has rights to recover all or part of any payment we have made under this **Coverage Part**, those rights are transferred to us. The **Insured** must do nothing after loss to impair them. At our request, the **Insured** will bring **suit** or transfer those rights to us and help us enforce them.

9. When We Do Not Renew

If we decide not to renew this **Coverage Part**, we will mail or deliver to the **First Named Insured** shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION V – DEFINITIONS

1. **Advertisement** means a notice that is broadcast or published to the general public or specific market segments about your goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:
 - a. Notices that are published include material placed on the Internet or on similar electronic means of communication; and
 - b. Regarding web sites, only that part of a web site that is about your goods, products or services for the purposes of attracting customers or supporters is considered an advertisement.
2. **Auto** means:
 - a. A land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment; or





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- b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

However, **auto** does not include **mobile equipment**.

3. **Bodily injury** means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.

4. **Coverage territory** means:

- a. The United States of America (including its territories and possessions), Puerto Rico and Canada;
- b. International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in Paragraph **a.** above; or
- c. All other parts of the world if the injury or damage arises out of:
 - (1) Goods or products made or sold by you in the territory described in Paragraph **a.** above;
 - (2) The activities of a person whose home is in the territory described in Paragraph **a.** above, but is away for a short time on your business; or
 - (3) **Personal and advertising injury** offenses that take place through the Internet or similar electronic means of communication;

provided the **Insured's** responsibility to pay **damages** is determined in a **suit** on the merits, in the territory described in Paragraph **a.** above or in a settlement we agree to.

5. **Employee** includes a **leased worker**. **Employee** does not include a **temporary worker**.
6. **Executive officer** means a person holding any of the officer positions created by your charter, constitution, bylaws or any other similar governing document.
7. **Hostile fire** means one which becomes uncontrollable or breaks out from where it was intended to be.
8. **Impaired property** means tangible property, other than **your product** or **your work**, that cannot be used or is less useful because:
- a. It incorporates **your product** or **your work** that is known or thought to be defective, deficient, inadequate or dangerous; or
 - b. You have failed to fulfill the terms of a contract or agreement;
- if such property can be restored to use by the repair, replacement, adjustment or removal of **your product** or **your work** or your fulfilling the terms of the contract or agreement.

9. **Insured contract** means:

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an **Insured contract**;
- b. A sidetrack agreement;
- c. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement;



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- f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for **bodily injury** or **property damage** to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph f. does not include that part of any contract or agreement:

- (1) That indemnifies a railroad for **bodily injury** or **property damage** arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing;
- (2) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
 - (a) Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or
- (3) Under which the **Insured**, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the **Insured's** rendering or failure to render professional services, including those listed in (2) above and supervisory, inspection, architectural or engineering activities.

10. **Leased worker** means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. **Leased worker** does not include a **temporary worker**.

11. **Loading or unloading** means the handling of property:

- a. After it is moved from the place where it is accepted for movement into or onto an aircraft, watercraft or **auto**;
- b. While it is in or on an aircraft, watercraft or **auto**; or
- c. While it is being moved from an aircraft, watercraft or **auto** to the place where it is finally delivered;

but **loading or unloading** does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or **auto**.

12. **Mobile equipment** means any of the following types of land vehicles, including any attached machinery or equipment:

- a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
- b. Vehicles maintained for use solely on or next to premises you own or rent;
- c. Vehicles that travel on crawler treads;
- d. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - (1) Power cranes, shovels, loaders, diggers or drills; or
 - (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;
- e. Vehicles not described in Paragraph **a.**, **b.**, **c.** or **d.** above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - (1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - (2) Cherry pickers and similar devices used to raise or lower workers;
- f. Vehicles not described in Paragraph **a.**, **b.**, **c.** or **d.** above maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not **mobile equipment** but will be considered **autos**:





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- (1) Equipment designed primarily for:
 - (a) Snow removal;
 - (b) Road maintenance, but not construction or resurfacing; or
 - (c) Street cleaning;
- (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
- (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

However, **mobile equipment** does not include any land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered **autos**.

13. Occurrence means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

14. Personal and advertising injury means injury, including consequential **bodily injury**, arising out of one or more of the following offenses:

- a. False arrest, detention or imprisonment;
- b. Malicious prosecution;
- c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;
- d. Oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
- e. Oral or written publication, in any manner, of material that violates a person's right of privacy;
- f. The use of another's advertising idea in your **advertisement**; or
- g. Infringing upon another's copyright, trade dress or slogan in your **advertisement**.

15. Pollutants mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

16. Products-completed operations hazard:

- a. Includes all **bodily injury** and **property damage** occurring away from premises you own or rent and arising out of **your product** or **your work** except:
 - (1) Products that are still in your physical possession; or
 - (2) Work that has not yet been completed or abandoned. However, **your work** will be deemed completed at the earliest of the following times:
 - (a) When all of the work called for in your contract has been completed.
 - (b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.
 - (c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.



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b. Does not include **bodily injury** or **property damage** arising out of:

- (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the **loading or unloading** of that vehicle by any **Insured**;
- (2) The existence of tools, uninstalled equipment or abandoned or unused materials; or
- (3) Products or operations for which the classification, listed in the Declarations or in a policy Schedule, states that products-completed operations are subject to the General Aggregate Limit.

17. **Property damage** means:

- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the **occurrence** that caused it.

For the purposes of this insurance, electronic data is not tangible property.

As used in this definition, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

18. **Suit** means a civil proceeding in which **damages** because of **bodily injury**, **property damage** or **personal and advertising injury** to which this insurance applies are alleged. **suit** includes:

- a. An arbitration proceeding in which such **damages** are claimed and to which the **Insured** must submit or does submit with our consent; or
- b. Any other alternative dispute resolution proceeding in which such **damages** are claimed and to which the **Insured** submits with our consent.

19. **Temporary worker** means a person who is furnished to you to substitute for a permanent **employee** on leave or to meet seasonal or short-term workload conditions.

20. **Volunteer worker** means a person who is not your **employee**, and who donates his or her work and acts at the direction of and within the scope of duties determined by you, and is not paid a fee, salary or other compensation by you or anyone else for their work performed for you.

21. **Your product**:

- a. Means:
 - (1) Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - (a) You;
 - (b) Others trading under your name; or
 - (c) A person or organization whose business or assets you have acquired; and
 - (2) Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.
- b. Includes:
 - (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of **your product**; and
 - (2) The providing of or failure to provide warnings or instructions.
- c. Does not include vending machines or other property rented to or located for the use of others but not sold.





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Commercial General Liability Coverage Part

22. Your work:

a. Means:

- (1)** Work or operations performed by you or on your behalf; and
- (2)** Materials, parts or equipment furnished in connection with such work or operations.

b. Includes:

- (1)** Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of **your work**; and
- (2)** The providing of or failure to provide warnings or instructions.

**CNA PARAMOUNT**

Architects, Engineers and Surveyors General Liability Extension Endorsement

It is understood and agreed that this endorsement amends the **COMMERCIAL GENERAL LIABILITY COVERAGE PART** as follows. If any other endorsement attached to this policy amends any provision also amended by this endorsement, then that other endorsement controls with respect to such provision, and the changes made by this endorsement with respect to such provision do not apply.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2019

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CNA PARAMOUNT

Architects, Engineers and Surveyors General Liability Extension Endorsement

1. ADDITIONAL INSURED

- a. **WHO IS AN INSURED** is amended to include as an **Insured** any person or organization described in paragraphs **A. through I.** below whom a **Named Insured** is required to add as an additional insured on this **Coverage Part** under a written contract or written agreement, provided such contract or agreement:

(1) is currently in effect or becomes effective during the term of this **Coverage Part**; and

(2) was executed prior to:

(a) the **bodily injury** or **property damage**; or

(b) the offense that caused the **personal and advertising injury**,

for which such additional insured seeks coverage.

- b. However, subject always to the terms and conditions of this policy, including the limits of insurance, the Insurer will not provide such additional insured with:

(1) a higher limit of insurance than required by such contract or agreement; or

(2) coverage broader than required by such contract or agreement, and in no event broader than that described by the applicable paragraph **A. through I.** below.

Any coverage granted by this endorsement shall apply only to the extent permissible by law.

A. Controlling Interest

Any person or organization with a controlling interest in a **Named Insured**, but only with respect to such person or organization's liability for **bodily injury**, **property damage** or **personal and advertising injury** arising out of:

1. such person or organization's financial control of a **Named Insured**; or

2. premises such person or organization owns, maintains or controls while a **Named Insured** leases or occupies such premises;

provided that the coverage granted by this paragraph does not apply to structural alterations, new construction or demolition operations performed by, on behalf of, or for such additional insured.

B. Co-owner of Insured Premises

A co-owner of a premises co-owned by a **Named Insured** and covered under this insurance but only with respect to such co-owner's liability for **bodily injury**, **property damage** or **personal and advertising injury** as co-owner of such premises.

C. Engineers, Architects or Surveyors Engaged By You

An architect, engineer or surveyor engaged by the **Named Insured**, but only with respect to liability for **bodily injury**, **property damage** or **personal and advertising injury** caused in whole or in part by the **Named Insured's** acts or omissions, or the acts or omissions of those acting on the **Named Insured's** behalf:

a. in connection with the **Named Insured's** premises; or

b. in the performance of the **Named Insured's** ongoing operations.

But the coverage hereby granted to such additional insureds does not apply to **bodily injury**, **property damage** or **personal and advertising injury** arising out of the rendering of or failure to render any professional services by, on behalf of, or for the **Named Insured**, including but not limited to:



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Architects, Engineers and Surveyors General Liability Extension Endorsement

1. the preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
2. supervisory, inspection, architectural or engineering activities.

D. Lessor of Equipment

Any person or organization from whom a **Named Insured** leases equipment, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** caused, in whole or in part, by the **Named Insured's** maintenance, operation or use of such equipment, provided that the **occurrence** giving rise to such **bodily injury, property damage** or the offense giving rise to such **personal and advertising injury** takes place prior to the termination of such lease.

E. Lessor of Land

Any person or organization from whom a **Named Insured** leases land but only with respect to liability for **bodily injury, property damage or personal and advertising injury** arising out of the ownership, maintenance or use of such land, provided that the **occurrence** giving rise to such **bodily injury, property damage** or the offense giving rise to such **personal and advertising injury** takes place prior to the termination of such lease. The coverage granted by this paragraph does not apply to structural alterations, new construction or demolition operations performed by, on behalf of, or for such additional insured.

F. Lessor of Premises

An owner or lessor of premises leased to the **Named Insured**, or such owner or lessor's real estate manager, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** arising out of the ownership, maintenance or use of such part of the premises leased to the **Named Insured**, and provided that the **occurrence** giving rise to such **bodily injury or property damage**, or the offense giving rise to such **personal and advertising injury**, takes place prior to the termination of such lease. The coverage granted by this paragraph does not apply to structural alterations, new construction or demolition operations performed by, on behalf of, or for such additional insured.

G. Mortgagee, Assignee or Receiver

A mortgagee, assignee or receiver of premises but only with respect to such mortgagee, assignee or receiver's liability for **bodily injury, property damage or personal and advertising injury** arising out of the **Named Insured's** ownership, maintenance, or use of a premises by a **Named Insured**.

The coverage granted by this paragraph does not apply to structural alterations, new construction or demolition operations performed by, on behalf of, or for such additional insured.

H. State or Governmental Agency or Subdivision or Political Subdivisions – Permits

A state or governmental agency or subdivision or political subdivision that has issued a permit or authorization but only with respect to such state or governmental agency or subdivision or political subdivision's liability for **bodily injury, property damage or personal and advertising injury** arising out of:

1. the following hazards in connection with premises a **Named Insured** owns, rents, or controls and to which this insurance applies:
 - a. the existence, maintenance, repair, construction, erection, or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, manholes, marquees, hoistaway openings, sidewalk vaults, street banners, or decorations and similar exposures; or
 - b. the construction, erection, or removal of elevators; or
 - c. the ownership, maintenance or use of any elevators covered by this insurance; or

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2019

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2. the permitted or authorized operations performed by a **Named Insured** or on a **Named Insured's** behalf.

The coverage granted by this paragraph does not apply to:

- a. **Bodily injury, property damage or personal and advertising injury** arising out of operations performed for the state or governmental agency or subdivision or political subdivision; or
- b. **Bodily injury or property damage** included within the **products-completed operations hazard**.

With respect to this provision's requirement that additional insured status must be requested under a written contract or agreement, the Insurer will treat as a written contract any governmental permit that requires the **Named Insured** to add the governmental entity as an additional insured.

I. Trade Show Event Lessor

- 1. With respect to a **Named Insured's** participation in a trade show event as an exhibitor, presenter or displayer, any person or organization whom the **Named Insured** is required to include as an additional insured, but only with respect to such person or organization's liability for **bodily injury, property damage or personal and advertising injury** caused by:
 - a. the **Named Insured's** acts or omissions; or
 - b. the acts or omissions of those acting on the **Named Insured's** behalf,
 in the performance of the **Named Insured's** ongoing operations at the trade show event premises during the trade show event.
- 2. The coverage granted by this paragraph does not apply to **bodily injury or property damage** included within the **products-completed operations hazard**.

2. ADDITIONAL INSURED - PRIMARY AND NON-CONTRIBUTORY TO ADDITIONAL INSURED'S INSURANCE

The **Other Insurance** Condition in the **COMMERCIAL GENERAL LIABILITY CONDITIONS** Section is amended to add the following paragraph:

If the **Named Insured** has agreed in writing in a contract or agreement that this insurance is primary and non-contributory relative to an additional insured's own insurance, then this insurance is primary, and the Insurer will not seek contribution from that other insurance. For the purpose of this Provision 2., the additional insured's own insurance means insurance on which the additional insured is a named insured. Otherwise, and notwithstanding anything to the contrary elsewhere in this Condition, the insurance provided to such person or organization is excess of any other insurance available to such person or organization.

3. ADDITIONAL INSURED – EXTENDED COVERAGE

When an additional insured is added by this or any other endorsement attached to this **Coverage Part, WHO IS AN INSURED** is amended to make the following natural persons **Insureds**.

If the additional insured is:

- a. An individual, then his or her **spouse** is an **Insured**;
- b. A partnership or joint venture, then its partners, members and their **spouses** are **Insureds**;
- c. A limited liability company, then its members and managers are **Insureds**; or
- d. An organization other than a partnership, joint venture or limited liability company, then its executive officers, directors and shareholders are **Insureds**;



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Architects, Engineers and Surveyors General Liability Extension Endorsement

but only with respect to locations and operations covered by the additional insured endorsement's provisions, and only with respect to their respective roles within their organizations.

Please see the **ESTATES, LEGAL REPRESENTATIVES, AND SPOUSES** provision of this endorsement for additional coverage and restrictions applicable to **spouses** of natural person **Insureds**.

4. BOATS

Under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions** is amended to add the following additional exception to the exclusion entitled **Aircraft, Auto or Watercraft**:

This exclusion does not apply to:

Any watercraft owned by the **Named Insured** that is less than 30 feet long while being used in the course of the **Named Insured's** inspection or surveying work.

5. BODILY INJURY – EXPANDED DEFINITION

Under **DEFINITIONS**, the definition of **bodily injury** is deleted and replaced by the following:

Bodily injury means physical injury, sickness or disease sustained by a person, including death, humiliation, shock, mental anguish or mental injury sustained by that person at any time which results as a consequence of the physical injury, sickness or disease.

6. BROAD KNOWLEDGE OF OCCURRENCE/ NOTICE OF OCCURRENCE

Under **CONDITIONS**, the condition entitled **Duties in The Event of Occurrence, Offense, Claim or Suit** is amended to add the following provisions:

A. BROAD KNOWLEDGE OF OCCURRENCE

The **Named Insured** must give the Insurer or the Insurer's authorized representative notice of an **occurrence**, offense or **claim** only when the **occurrence**, offense or **claim** is known to a natural person **Named Insured**, to a partner, executive officer, manager or member of a **Named Insured**, or to an **employee** designated by any of the above to give such notice.

B. NOTICE OF OCCURRENCE

The **Named Insured's** rights under this **Coverage Part** will not be prejudiced if the **Named Insured** fails to give the Insurer notice of an **occurrence**, offense or **claim** and that failure is solely due to the **Named Insured's** reasonable belief that the **bodily injury** or **property damage** is not covered under this **Coverage Part**. However, the **Named Insured** shall give written notice of such **occurrence**, offense or **claim** to the Insurer as soon as the **Named Insured** is aware that this insurance may apply to such **occurrence**, offense or **claim**.

7. BROAD NAMED INSURED

WHO IS AN INSURED is amended to delete its Paragraph **3.** in its entirety and replace it with the following:

3. Pursuant to the limitations described in Paragraph **4.** below, any organization in which a **Named Insured** has management control:

- a.** on the effective date of this **Coverage Part**; or
- b.** by reason of a **Named Insured** creating or acquiring the organization during the **policy period**,

qualifies as a **Named Insured**, provided that there is no other similar liability insurance, whether primary, contributory, excess, contingent or otherwise, which provides coverage to such organization, or which would have

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2019

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Architects, Engineers and Surveyors General Liability Extension Endorsement

provided coverage but for the exhaustion of its limit, and without regard to whether its coverage is broader or narrower than that provided by this insurance.

But this **BROAD NAMED INSURED** provision does not apply to:

- (a) any partnership, limited liability company or joint venture; or
- (b) any organization for which coverage is excluded by another endorsement attached to this **Coverage Part**.

For the purpose of this provision, management control means:

- A. owning interests representing more than 50% of the voting, appointment or designation power for the selection of a majority of the Board of Directors of a corporation; or
 - B. having the right, pursuant to a written trust agreement, to protect, control the use of, encumber or transfer or sell property held by a trust.
4. With respect to organizations which qualify as **Named Insureds** by virtue of Paragraph 3. above, this insurance does not apply to:
- a. **bodily injury** or **property damage** that first occurred prior to the date of management control, or that first occurs after management control ceases; nor
 - b. **personal or advertising injury** caused by an offense that first occurred prior to the date of management control or that first occurs after management control ceases.
5. The insurance provided by this **Coverage Part** applies to **Named Insureds** when trading under their own names or under such other trading names or doing-business-as names (dba) as any **Named Insured** should choose to employ.

8. CONTRACTUAL LIABILITY – RAILROADS

With respect to operations performed within 50 feet of railroad property, the definition of **insured contract** is replaced by the following:

Insured Contract means:

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to a **Named Insured** or temporarily occupied by a **Named Insured** you with permission of the owner is not an **insured contract**;
- b. A sidetrack agreement;
- c. Any easement or license agreement;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement;
- f. That part of any other contract or agreement pertaining to the **Named Insured's** business (including an indemnification of a municipality in connection with work performed for a municipality) under which the **Named Insured** assumes the tort liability of another party to pay for **bodily injury** or **property damage** to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph f. does not include that part of any contract or agreement:

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2019

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Architects, Engineers and Surveyors General Liability Extension Endorsement

- (1) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
- (a) Preparing, approving or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage;
- (2) Under which the **Insured**, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in (1) above and supervisory, inspection, architectural or engineering activities.

9. ESTATES, LEGAL REPRESENTATIVES, AND SPOUSES

The estates, executors, heirs, legal representatives, administrators, trustees, beneficiaries and **spouses** of any natural person **Insured** or living trust shall also be insured under this policy; provided, however, coverage is afforded to such estates, executors, heirs, legal representatives, administrators, trustees, beneficiaries and **spouses** only for **claims** arising solely out of their capacity or status as such and, in the case of a **spouse**, where such **claim** seeks **damages** from marital community property, jointly held property or property transferred from such natural person **Insured** to such **spouse**. No coverage is provided for any act, error or omission of an estate, heir, legal representative, or **spouse** outside the scope of such person's capacity or status as such, provided, however, that the **spouse** of a natural person **Named Insured**, and the **spouses** of members or partners of joint venture or partnership **Named Insureds** are **Insureds** with respect to such **spouses'** acts, errors or omissions in the conduct of the **Named Insured's** business.

10. EXPECTED OR INTENDED INJURY – EXCEPTION FOR REASONABLE FORCE

Under **COVERAGES**, **Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete the exclusion entitled **Expected or Intended Injury** and replace it with the following:

This insurance does not apply to:

Expected or Intended Injury

Bodily injury or **property damage** expected or intended from the standpoint of the **Insured**. This exclusion does not apply to **bodily injury** or **property damage** resulting from the use of reasonable force to protect persons or property.

11. GENERAL AGGREGATE LIMITS OF INSURANCE - PER LOCATION

- A. A separate Location General Aggregate Limit, equal to the amount of the General Aggregate Limit, is the most the Insurer will pay for the sum of:

- 1. All **damages** under **Coverage A**, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; and
- 2. All medical expenses under **Coverage C**,

that arise from **occurrences** or accidents which can be attributed solely to ongoing operations at that location. Such payments shall not reduce the General Aggregate Limit shown in the Declarations, nor the Location General Aggregate Limit of any other location.

- B. All:

- 1. **Damages** under **Coverage B**, regardless of the number of locations involved;





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Architects, Engineers and Surveyors General Liability Extension Endorsement

2. **Damages** under **Coverage A**, caused by **occurrences** which cannot be attributed solely to ongoing operations at a single location, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; and
3. Medical expenses under **Coverage C** caused by accidents which cannot be attributed solely to ongoing operations at a single location,

will reduce the General Aggregate Limit shown in the Declarations.

- C. For the purpose of this **GENERAL AGGREGATE LIMITS OF INSURANCE - PER LOCATION** Provision, "location" means:

1. a premises the **Named Insured** owns or rents; or
2. a premises not owned or rented by any **Named Insured** at which the **Named Insured** is performing operations pursuant to a contract or written agreement. If operations at such a location have been discontinued and then restarted, or if the authorized parties deviate from plans, blueprints, designs, specifications or timetables, the location will still be deemed to be the same location.

For the purpose of determining the applicable aggregate limit of insurance, premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad shall be considered a single location.

- D. The limits shown in the Declarations for Each Occurrence, for Damage To Premises Rented To You and for Medical Expense continue to apply, but will be subject to either the Location General Aggregate Limit or the General Aggregate Limit, depending on whether the **occurrence** can be attributed solely to ongoing operations at a particular location.
- E. When coverage for liability arising out of the **products-completed operations hazard** is provided, any payments for **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**, regardless of the number of locations involved, will reduce the Products-Completed Operations Aggregate Limit shown in the Declarations.
- F. The provisions of **LIMITS OF INSURANCE** not otherwise modified by this **GENERAL AGGREGATE LIMITS OF INSURANCE - PER LOCATION** Provision shall continue to apply as stipulated.

12. IN REM ACTIONS

A quasi in rem action against any vessel owned or operated by or for the **Named Insured**, or chartered by or for the **Named Insured**, will be treated in the same manner as though the action were in personam against the **Named Insured**.

13. INCIDENTAL HEALTH CARE MALPRACTICE COVERAGE

Solely with respect to **bodily injury** that arises out of a **health care incident**:

- A. Under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the **Insuring Agreement** is amended to replace Paragraphs **1.b.(1)** and **1.b.(2)** with the following:
 - b. This insurance applies to **bodily injury** provided that the professional health care services are incidental to the **Named Insured's** primary business purpose, and only if:
 - (1) such **bodily injury** is caused by an **occurrence** that takes place in the **coverage territory**.
 - (2) the **bodily injury** first occurs during the **policy period**. All **bodily injury** arising from an **occurrence** will be deemed to have occurred at the time of the first act, error, or omission that is part of the **occurrence**; and

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2019

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Architects, Engineers and Surveyors General Liability Extension Endorsement

B. Under COVERAGES, Coverage A – Bodily Injury And Property Damage Liability, the paragraph entitled **Exclusions** is amended to:

i. add the following to the **Employers Liability** exclusion:

This exclusion applies only if the **bodily injury** arising from a **health care incident** is covered by other liability insurance available to the **Insured** (or which would have been available but for exhaustion of its limits).

ii. delete the exclusion entitled **Contractual Liability** and replace it with the following:

This insurance does not apply to:

Contractual Liability

the **Insured's** actual or alleged liability under any oral or written contract or agreement, including but not limited to express warranties or guarantees.

iii. to add the following additional exclusions:

This insurance does not apply to:

Discrimination

any actual or alleged discrimination, humiliation or harassment, including but not be limited to **claims** based on an individual's race, creed, color, age, gender, national origin, religion, disability, marital status or sexual orientation.

Dishonesty or Crime

Any actual or alleged dishonest, criminal or malicious act, error or omission.

Medicare/Medicaid Fraud

any actual or alleged violation of law with respect to Medicare, Medicaid, Tricare or any similar federal, state or local governmental program.

Services Excluded by Endorsement

Any **health care incident** for which coverage is excluded by endorsement.

C. DEFINITIONS is amended to:

i. add the following definitions:

Health care incident means an act, error or omission by the **Named Insured's employees** or **volunteer workers** in the rendering of:

a. **professional health care services** on behalf of the **Named Insured** or

b. Good Samaritan services rendered in an emergency and for which no payment is demanded or received.

Professional health care services means any health care services or the related furnishing of food, beverages, medical supplies or appliances by the following providers in their capacity as such but solely to the extent they are duly licensed as required:

a. Physician;





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- b. Nurse;
- c. Nurse practitioner;
- d. Emergency medical technician;
- e. Paramedic;
- f. Dentist;
- g. Physical therapist;
- h. Psychologist;
- i. Speech therapist;
- j. Other allied health professional; or

Professional health care services does not include any services rendered in connection with human clinical trials or product testing.

- ii. delete the definition of **occurrence** and replace it with the following:

Occurrence means a **health care incident**. All acts, errors or omissions that are logically connected by any common fact, circumstance, situation, transaction, event, advice or decision will be considered to constitute a single **occurrence**;

- iii. amend the definition of **Insured** to:

- a. add the following:

the **Named Insured's employees** are **Insureds** with respect to:

- (1) **bodily injury** to a co-**employee** while in the course of the co-**employee's** employment by the **Named Insured** or while performing duties related to the conduct of the **Named Insured's** business; and
- (2) **bodily injury** to a **volunteer worker** while performing duties related to the conduct of the **Named Insured's** business;

when such **bodily injury** arises out of a **health care incident**.

the **Named Insured's volunteer workers** are **Insureds** with respect to:

- (1) **bodily injury** to a co-**volunteer worker** while performing duties related to the conduct of the **Named Insured's** business; and
- (2) **bodily injury** to an **employee** while in the course of the **employee's** employment by the **Named Insured** or while performing duties related to the conduct of the **Named Insured's** business;

when such **bodily injury** arises out of a **health care incident**.

- b. delete Subparagraphs (a), (b), (c) and (d) of Paragraph 2.a.(1) of **WHO IS AN INSURED**.

- D. The **Other Insurance** condition is amended to delete Paragraph b.(1) in its entirety and replace it with the following:

Other Insurance

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

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Endorsement No: 3

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b. Excess Insurance

- (1) To the extent this insurance applies, it is excess over any other insurance, self insurance or risk transfer instrument, whether primary, excess, contingent or on any other basis, except for insurance purchased specifically by the **Named Insured** to be excess of this coverage.

14. JOINT VENTURES / PARTNERSHIP / LIMITED LIABILITY COMPANIES

A. Past Joint Ventures, Partnerships, Limited Liability Companies

The following is added to **WHO IS AN INSURED**:

If the **Named Insured** was a joint venturer, partner, or member of a limited liability company and such joint venture, partnership or limited liability company terminated prior to or during the **policy period**, such **Named Insured** is an **Insured** with respect to its interest in such joint venture, partnership or limited liability company but only to the extent that:

- a. any offense giving rise to **personal and advertising injury** occurred prior to such termination date, and the **personal and advertising injury** arising out of such offense, first occurred after such termination date;
- b. the **bodily injury** or **property damage** first occurred after such termination date; and
- c. there is no other valid and collectible insurance purchased specifically to insure the partnership, joint venture or limited liability company.

If the joint venture, partnership or limited liability company is or was insured under a **consolidated (wrap-up) insurance program**, then such insurance will always be considered valid and collectible for the purpose of paragraph c. above. But this provision will not serve to exclude **bodily injury**, **property damage** or **personal and advertising injury** that would otherwise be covered under the **Architects, Engineers And Surveyors General Liability Extension Endorsement** provision entitled **WRAP-UP EXTENSION: OCIP, CCIP, OR CONSOLIDATED (WRAP-UP) INSURANCE PROGRAMS**. Please see that provision for the definition of **consolidated (wrap-up) insurance program**.

B. Participation In Current Professional Joint Ventures

The following is added to **WHO IS AN INSURED**:

The **Named Insured** is also an **Insured** for participation in a current joint venture that is not named on the Declarations, but only if such joint venture meets all of the following criteria:

- a. Each and every one of the **Named Insured's** co-venturers are architectural, engineering or surveying firms only; and
- b. There is no other valid and collectible insurance purchased specifically to insure the joint venture.

However, the **Named Insured** is an **Insured** only for the conduct of such **Named Insured's** business within such a joint venture. The **Named Insured** is not insured for liability arising out of the acts or omissions of other co-venturers, nor of their partners, members or employees.

C. **WHO IS AN INSURED** is amended to delete its last paragraph and replace it with the following:

Except as provided under this **Architects, Engineers And Surveyors General Liability Extension Endorsement** or by the attachment of another endorsement (if any), no person or organization is an **Insured** with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a **Named Insured** in the Declarations.





CNA PARAMOUNT

Architects, Engineers and Surveyors General Liability Extension Endorsement

15. LEGAL LIABILITY – DAMAGE TO PREMISES / ALIENATED PREMISES / PROPERTY IN THE NAMED INSURED'S CARE, CUSTODY OR CONTROL

- A. Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete exclusion **j. Damage to Property** in its entirety and replace it with the following:

This insurance does not apply to:

j. Damage to Property

Property damage to:

- (1) Property the **Named Insured** owns, rents, or occupies, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;
- (2) Premises the **Named Insured** sells, gives away or abandons, if the **property damage** arises out of any part of those premises;
- (3) Property loaned to the **Named Insured**;
- (4) Personal property in the care, custody or control of the **Insured**;
- (5) That particular part of real property on which the **Named Insured** or any contractors or subcontractors working directly or indirectly on the **Named Insured's** behalf are performing operations, if the **property damage** arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because **your work** was incorrectly performed on it.

Paragraphs (1), (3) and (4) of this exclusion do not apply to **property damage** (other than damage by fire) to premises rented to the **Named Insured** or temporarily occupied by the **Named Insured** with the permission of the owner, nor to the contents of premises rented to the **Named Insured** for a period of 7 or fewer consecutive days. A separate limit of insurance applies to Damage To Premises Rented To You as described in **LIMITS OF INSURANCE**.

Paragraph (2) of this exclusion does not apply if the premises are **your work**.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to **property damage** included in the **products-completed operations hazard**.

Paragraphs (3) and (4) of this exclusion do not apply to **property damage** to:

- i. tools, or equipment the **Named Insured** borrows from others, nor
- ii. other personal property of others in the **Named Insured's** care, custody or control while being used in the **Named Insured's** operations away from any **Named Insured's** premises.

However, the coverage granted by this exception to Paragraphs (3) and (4) does not apply to:

- a. property at a job site awaiting or during such property's installation, fabrication, or erection;
- b. property that is **mobile equipment** leased by an **Insured**;



CNA PARAMOUNT

Architects, Engineers and Surveyors General Liability Extension Endorsement

- c. property that is an **auto**, aircraft or watercraft;
- d. property in transit; or
- e. any portion of **property damage** for which the **Insured** has available other valid and collectible insurance, or would have such insurance but for exhaustion of its limits, or but for application of one of its exclusions.

A separate limit of insurance and deductible apply to such property of others. See **LIMITS OF INSURANCE** as amended below.

- B. Under COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete its last paragraph and replace it with the following:

Exclusions **c.** through **n.** do not apply to damage by fire to premises while rented to a **Named Insured** or temporarily occupied by a **Named Insured** with permission of the owner, nor to damage to the contents of premises rented to a **Named Insured** for a period of 7 or fewer consecutive days.

A separate limit of insurance applies to this coverage as described in **LIMITS OF INSURANCE**.

- C. The following paragraph is added to LIMITS OF INSURANCE:**

Subject to **5.** above, \$25,000 is the most the Insurer will pay under **Coverage A** for **damages** arising out of any one **occurrence** because of the sum of all **property damage** to borrowed tools or equipment, and to other personal property of others in the **Named Insured's** care, custody or control, while being used in the **Named Insured's** operations away from any **Named Insured's** premises. The Insurer's obligation to pay such **property damage** does not apply until the amount of such **property damage** exceeds \$1,000. The Insurer has the right but not the duty to pay any portion of this \$1,000 in order to effect settlement. If the Insurer exercises that right, the **Named Insured** will promptly reimburse the Insurer for any such amount.

- D. Paragraph 6., Damage To Premises Rented To You Limit, of LIMITS OF INSURANCE** is deleted and replaced by the following:

- 6.** Subject to Paragraph **5.** above, (the Each Occurrence Limit), the Damage To Premises Rented To You Limit is the most the Insurer will pay under **Coverage A** for **damages** because of **property damage** to any one premises while rented to the **Named Insured** or temporarily occupied by the **Named Insured** with the permission of the owner, including contents of such premises rented to the **Named Insured** for a period of 7 or fewer consecutive days. The Damage To Premises Rented To You Limit is the greater of:

- a. \$500,000; or
- b. The Damage To Premises Rented To You Limit shown in the Declarations.

- E. Paragraph 4.b.(1)(a)(ii) of the Other Insurance Condition** is deleted and replaced by the following:

- (ii)** That is property insurance for premises rented to the **Named Insured**, for premises temporarily occupied by the **Named Insured** with the permission of the owner; or for personal property of others in the **Named Insured's** care, custody or control;

16. LIQUOR LIABILITY

Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete the exclusion entitled **Liquor Liability**.

This **LIQUOR LIABILITY** Provision does not apply to any person or organization who otherwise qualifies as an additional insured on this **Coverage Part**.





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Architects, Engineers and Surveyors General Liability Extension Endorsement

17. MEDICAL PAYMENTS

A. LIMITS OF INSURANCE is amended to delete Paragraph 7. (the Medical Expense Limit) and replace it with the following:

7. Subject to Paragraph 5. above (the Each Occurrence Limit), the Medical Expense Limit is the most the Insurer will pay under **Coverage C** for all medical expenses because of **bodily injury** sustained by any one person. The Medical Expense Limit is the greater of:

(1) \$15,000 unless a different amount is shown here: \$N,NNN,NNN,NNN; or

(2) the amount shown in the Declarations for Medical Expense Limit.

B. Under COVERAGES, the Insuring Agreement of Coverage C – Medical Payments is amended to replace Paragraph 1.a.(3)(b) with the following:

(b) The expenses are incurred and reported to the Insurer within three years of the date of the accident; and

18. NON-OWNED AIRCRAFT

Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended as follows:

The exclusion entitled **Aircraft, Auto or Watercraft** is amended to add the following:

This exclusion does not apply to an aircraft not owned by any **Named Insured**, provided that:

1. the pilot in command holds a currently effective certificate issued by the duly constituted authority of the United States of America or Canada, designating that person as a commercial or airline transport pilot;
2. the aircraft is rented with a trained, paid crew to the **Named Insured**; and
3. the aircraft is not being used to carry persons or property for a charge.

19. NON-OWNED WATERCRAFT

Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete subparagraph (2) of the exclusion entitled **Aircraft, Auto or Watercraft**, and replace it with the following.

This exclusion does not apply to:

(2) a watercraft that is not owned by any **Named Insured**, provided the watercraft is:

- (a) less than 75 feet long; and
- (b) not being used to carry persons or property for a charge.

20. PERSONAL AND ADVERTISING INJURY –DISCRIMINATION OR HUMILIATION

A. Under DEFINITIONS, the definition of **personal and advertising injury** is amended to add the following tort:

Discrimination or humiliation that results in injury to the feelings or reputation of a natural person.

B. Under COVERAGES, Coverage B – Personal and Advertising Injury Liability, the paragraph entitled **Exclusions** is amended to:

1. delete the Exclusion entitled **Knowing Violation Of Rights Of Another** and replace it with the following:

**CNA PARAMOUNT**

Architects, Engineers and Surveyors General Liability Extension Endorsement

This insurance does not apply to:

Knowing Violation of Rights of Another

Personal and advertising injury caused by or at the direction of the **Insured** with the knowledge that the act would violate the rights of another and would inflict **personal and advertising injury**. This exclusion shall not apply to discrimination or humiliation that results in injury to the feelings or reputation of a natural person, but only if such discrimination or humiliation is not done intentionally by or at the direction of:

(a) the **Named Insured**; or

(b) any **executive officer**, director, stockholder, partner, member or manager (if the **Named Insured** is a limited liability company) of the **Named Insured**.

2. add the following exclusions:

This insurance does not apply to:

Employment Related Discrimination

discrimination or humiliation directly or indirectly related to the employment, prospective employment, past employment or termination of employment of any person by any **Insured**.

Premises Related Discrimination

discrimination or humiliation arising out of the sale, rental, lease or sub-lease or prospective sale, rental, lease or sub-lease of any room, dwelling or premises by or at the direction of any **Insured**.

Notwithstanding the above, there is no coverage for fines or penalties levied or imposed by a governmental entity because of discrimination.

The coverage provided by this **PERSONAL AND ADVERTISING INJURY –DISCRIMINATION OR HUMILIATION** Provision does not apply to any person or organization whose status as an **Insured** derives solely from

Provision 1. **ADDITIONAL INSURED** of this endorsement; or

attachment of an additional insured endorsement to this **Coverage Part**.

21. PERSONAL AND ADVERTISING INJURY - CONTRACTUAL LIABILITY

A. Under **COVERAGES, Coverage B –Personal and Advertising Injury Liability**, the paragraph entitled **Exclusions** is amended to delete the exclusion entitled **Contractual Liability**.

B. Solely for the purpose of the coverage provided by this **PERSONAL AND ADVERTISING INJURY - LIMITED CONTRACTUAL LIABILITY** provision, the following changes are made to the section entitled **SUPPLEMENTARY PAYMENTS – COVERAGES A AND B**:

1. Paragraph **2.d.** is replaced by the following:

d. The allegations in the **suit** and the information the Insurer knows about the offense alleged in such **suit** are such that no conflict appears to exist between the interests of the **Insured** and the interests of the indemnitee;

2. The first unnumbered paragraph beneath Paragraph **2.f.(2)(b)** is deleted and replaced by the following:

So long as the above conditions are met, attorney's fees incurred by the Insurer in the defense of that indemnitee, necessary litigation expenses incurred by the Insurer, and necessary litigation expenses incurred

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2019

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CNA PARAMOUNT

Architects, Engineers and Surveyors General Liability Extension Endorsement

by the indemnitee at the Insurer's request will be paid as **defense costs**. Such payments will not be deemed to be **damages** for **personal and advertising injury** and will not reduce the limits of insurance.

- C. This **PERSONAL AND ADVERTISING INJURY - LIMITED CONTRACTUAL LIABILITY** Provision does not apply if **Coverage B –Personal and Advertising Injury Liability** is excluded by another endorsement attached to this **Coverage Part**.

This **PERSONAL AND ADVERTISING INJURY - CONTRACTUAL LIABILITY** Provision does not apply to any person or organization who otherwise qualifies as an additional insured on this **Coverage Part**.

22. PROPERTY DAMAGE – ELEVATORS

- A. Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended such that the **Damage to Your Product** Exclusion and subparagraphs **(3), (4)** and **(6)** of the **Damage to Property** Exclusion do not apply to **property damage** that results from the use of elevators.
- B. Solely for the purpose of the coverage provided by this **PROPERTY DAMAGE – ELEVATORS** Provision, the **Other Insurance** conditions is amended to add the following paragraph:

This insurance is excess over any of the other insurance, whether primary, excess, contingent or on any other basis that is Property insurance covering property of others damaged from the use of elevators.

23. RETIRED PARTNERS, MEMBERS, DIRECTORS AND EMPLOYEES

WHO IS INSURED is amended to include as **Insureds** natural persons who are retired partners, members, directors or employees, but only for **bodily injury, property damage** or **personal and advertising injury** that results from services performed for the **Named Insured** under the **Named Insured's** direct supervision. All limitations that apply to **employees** and **volunteer workers** also apply to anyone qualifying as an **Insured** under this Provision.

24. SUPPLEMENTARY PAYMENTS

The section entitled **SUPPLEMENTARY PAYMENTS – COVERAGES A AND B** is amended as follows:

- A. Paragraph **1.b.** is amended to delete the \$250 limit shown for the cost of bail bonds and replace it with a \$5,000. limit; and
- B. Paragraph **1.d.** is amended to delete the limit of \$250 shown for daily loss of earnings and replace it with a \$1,000. limit.

25. UNINTENTIONAL FAILURE TO DISCLOSE HAZARDS

If the **Named Insured** unintentionally fails to disclose all existing hazards at the inception date of the **Named Insured's Coverage Part**, the Insurer will not deny coverage under this **Coverage Part** because of such failure.

26. WAIVER OF SUBROGATION - BLANKET

Under **CONDITIONS**, the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended to add the following:

The Insurer waives any right of recovery the Insurer may have against any person or organization because of payments the Insurer makes for injury or damage arising out of:

1. the **Named Insured's** ongoing operations; or
2. **your work** included in the **products-completed operations hazard**.

However, this waiver applies only when the **Named Insured** has agreed in writing to waive such rights of recovery in a written contract or written agreement, and only if such contract or agreement:

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2019

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CNA PARAMOUNT

Architects, Engineers and Surveyors General Liability Extension Endorsement

1. is in effect or becomes effective during the term of this **Coverage Part**; and
2. was executed prior to the **bodily injury, property damage** or **personal and advertising injury** giving rise to the claim.

27. WRAP-UP EXTENSION: OCIP, CCIP, OR CONSOLIDATED (WRAP-UP) INSURANCE PROGRAMS

Note: The following provision does not apply to any public construction project in the state of Oklahoma, nor to any construction project in the state of Alaska, that is not permitted to be insured under a **consolidated (wrap-up) insurance program** by applicable state statute or regulation.

If the endorsement **EXCLUSION – CONSTRUCTION WRAP-UP** is attached to this policy, or another exclusionary endorsement pertaining to Owner Controlled Insurance Programs (O.C.I.P.) or Contractor Controlled Insurance Programs (C.C.I.P.) is attached, then the following changes apply:

- A. The following wording is added to the above-referenced endorsement:

With respect to a **consolidated (wrap-up) insurance program** project in which the **Named Insured** is or was involved, this exclusion does not apply to those sums the **Named Insured** become legally obligated to pay as **damages** because of:

1. **Bodily injury, property damage, or personal or advertising injury** that occurs during the **Named Insured's** ongoing operations at the project, or during such operations of anyone acting on the **Named Insured's** behalf; nor
2. **Bodily injury or property damage** included within the **products-completed operations hazard** that arises out of those portions of the project that are not **residential structures**.

- B. Condition **4. Other Insurance** is amended to add the following subparagraph **4.b.(1)(c)**:

This insurance is excess over:

- (c) Any of the other insurance whether primary, excess, contingent or any other basis that is insurance available to the **Named Insured** as a result of the **Named Insured** being a participant in a **consolidated (wrap-up) insurance program**, but only as respects the **Named Insured's** involvement in that **consolidated (wrap-up) insurance program**.

- C. **DEFINITIONS** is amended to add the following definitions:

Consolidated (wrap-up) insurance program means a construction, erection or demolition project for which the prime contractor/project manager or owner of the construction project has secured general liability insurance covering some or all of the contractors or subcontractors involved in the project, such as an Owner Controlled Insurance Program (O.C.I.P.) or Contractor Controlled Insurance Program (C.C.I.P.).

Residential structure means any structure where 30% or more of the square foot area is used or is intended to be used for human residency, including but not limited to:

1. single or multifamily housing, apartments, condominiums, townhouses, co-operatives or planned unit developments; and
2. the common areas and structures appurtenant to the structures in paragraph 1. (including pools, hot tubs, detached garages, guest houses or any similar structures).

However, when there is no individual ownership of units, **residential structure** does not include military housing, college/university housing or dormitories, long term care facilities, hotels or motels. **Residential structure** also does not include hospitals or prisons.





CNA PARAMOUNT

**Architects, Engineers and Surveyors General Liability
Extension Endorsement**

This **WRAP-UP EXTENSION: OCIP, CCIP, OR CONSOLIDATED (WRAP-UP) INSURANCE PROGRAMS** Provision does not apply to any person or organization who otherwise qualifies as an additional insured on this **Coverage Part**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT

General Aggregate Limit - Designated Projects Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Designated Construction or Service Projects: Each of your construction projects located away from premises owned by or rented to you.

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

It is understood and agreed as follows:

- I. For each single designated construction or service project shown in the Schedule above, a separate Designated Project General Aggregate Limit, equal to the amount of the General Aggregate Limit shown in the Declarations, is the most the Insurer will pay for the sum of:
 - A. all **damages** under **Coverage A**, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; and
 - B. all medical expenses under **Coverage C**;

that arise from **occurrences** or accidents which can be attributed solely to ongoing operations at that designated project. Such payments shall not reduce the General Aggregate Limit shown in the Declarations, nor the Designated Project General Aggregate Limit applicable to any other project.
- II. All:
 - A. **damages** under **Coverage B**, regardless of the number of locations or projects involved;
 - B. **damages** under **Coverage A**, caused by **occurrences** which cannot be attributed solely to ongoing operations at a single designated project, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; and
 - C. medical expenses under **Coverage C**, caused by accidents which cannot be attributed solely to ongoing operations at a single designated project,

will reduce the General Aggregate Limit shown in the Declarations.
- III. The limits shown in the Declarations for Each Occurrence, for Damage To Premises Rented To You and for Medical Expense continue to apply, but will be subject to either the Project General Aggregate Limit or the General Aggregate Limit shown in the Declarations, depending on whether the **occurrence** can be attributed solely to ongoing operations at a particular designated project.
- IV. When coverage for liability arising out of the **products-completed operations hazard** is provided, any payments for **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard** will

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 4

Effective Date: 12/23/2019

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**CNA PARAMOUNT****General Aggregate Limit - Designated Projects Endorsement**

reduce the Products-Completed Operations Aggregate Limit shown in the Declarations, regardless of the number of projects involved.

- V. If the applicable scheduled construction or service project has been abandoned and then restarted, or if the authorized contracting parties deviate from plans, blueprints, designs, specifications or timetables, such project will still be deemed to be the same project.
- VI. The provisions of **LIMITS OF INSURANCE** not otherwise modified by this endorsement shall continue to apply as stipulated.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

**CNA PARAMOUNT**

**Coverage for Liability for Hazards of Lead
without Sublimit Endorsement - New Jersey**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions**, is amended to add the following to the exclusion entitled **Pollution**:

For premises constructed on or after 1978, or premises constructed prior to 1978 which have been certified, prior to the **policy period**, as being free of existing lead hazards pursuant to standards established by the Department of Community Affairs, this exclusion does not apply to **bodily injury** arising out of lead contamination, or out of the inhalation, ingestion, use, handling or contact with lead paint at or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any **Insured**.

This provision will also apply to any premises constructed prior to 1978 which receives such certification during the **policy period**, but only for **bodily injury** which occurs after such certification.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 5

Effective Date: 12/23/2019

CNA000570

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
PETILLO, INC.
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 10 (07-04)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 6

Effective Date: 12/23/2019





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
Town of Morristown
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 10 (07-04)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 7

Effective Date: 12/23/2019





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
DM Airports, LTD
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 10 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 8

Effective Date: 12/23/2019





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
MCFARLAND JOHNSON ENGINEERS INC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 10 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 9

Effective Date: 12/23/2019





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
Delta Airport Solutions
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 10 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 10

Effective Date: 12/23/2019





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
US Federal Aviation Administration
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 10 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 11

Effective Date: 12/23/2019





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
PETILLO, INC.
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 12

Effective Date: 12/23/2019





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
Town of Morristown
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 13

Effective Date: 12/23/2019





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
DM Airports, LTD
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 14

Effective Date: 12/23/2019





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
MCFARLAND JOHNSON ENGINEERS INC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 15

Effective Date: 12/23/2019



**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
Delta Airport Solutions
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 16

Effective Date: 12/23/2019





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
US Federal Aviation Administration
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 17

Effective Date: 12/23/2019





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.



CNA PARAMOUNT

Blanket Additional Insured - Owners, Lessees or Contractors - with Products-Completed Operations Coverage Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed as follows:

I. WHO IS AN INSURED is amended to include as an **Insured** any person or organization whom you are required by **written contract** to add as an additional insured on this **coverage part**, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** caused in whole or in part by your acts or omissions, or the acts or omissions of those acting on your behalf:

- A. in the performance of your ongoing operations subject to such **written contract**; or
- B. in the performance of **your work** subject to such **written contract**, but only with respect to **bodily injury or property damage** included in the **products-completed operations hazard**, and only if:
 - 1. the **written contract** requires you to provide the additional insured such coverage; and
 - 2. this **coverage part** provides such coverage.

II. But if the **written contract** requires:

- A. additional insured coverage under the 11-85 edition, 10-93 edition, or 10-01 edition of CG2010, or under the 10-01 edition of CG2037; or
- B. additional insured coverage with "arising out of" language; or
- C. additional insured coverage to the greatest extent permissible by law;

then paragraph **I.** above is deleted in its entirety and replaced by the following:

WHO IS AN INSURED is amended to include as an **Insured** any person or organization whom you are required by **written contract** to add as an additional insured on this **coverage part**, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** arising out of **your work** that is subject to such **written contract**.

III. Subject always to the terms and conditions of this policy, including the limits of insurance, the Insurer will not provide such additional insured with:

- A. coverage broader than required by the **written contract**; or
- B. a higher limit of insurance than required by the **written contract**.

IV. The insurance granted by this endorsement to the additional insured does not apply to **bodily injury, property damage, or personal and advertising injury** arising out of:

- A. the rendering of, or the failure to render, any professional architectural, engineering, or surveying services, including:
 - 1. the preparing, approving, or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; and
 - 2. supervisory, inspection, architectural or engineering activities; or
- B. any premises or work for which the additional insured is specifically listed as an additional insured on another endorsement attached to this **coverage part**.

V. Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, the Condition entitled **Other Insurance** is amended to add the following, which supersedes any provision to the contrary in this Condition or elsewhere in this **coverage part**:

CNA75079XX (10-16)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 18

Effective Date: 12/23/2019

CNA000595

**CNA PARAMOUNT**

**Blanket Additional Insured - Owners, Lessees or
Contractors - with Products-Completed
Operations Coverage Endorsement**

Primary and Noncontributory Insurance

With respect to other insurance available to the additional insured under which the additional insured is a named insured, this insurance is primary to and will not seek contribution from such other insurance, provided that a **written contract** requires the insurance provided by this policy to be:

1. primary and non-contributing with other insurance available to the additional insured; or
2. primary and to not seek contribution from any other insurance available to the additional insured.

But except as specified above, this insurance will be excess of all other insurance available to the additional insured.

VI. Solely with respect to the insurance granted by this endorsement, the section entitled COMMERCIAL GENERAL LIABILITY CONDITIONS is amended as follows:

The Condition entitled **Duties In The Event of Occurrence, Offense, Claim or Suit** is amended with the addition of the following:

Any additional insured pursuant to this endorsement will as soon as practicable:

1. give the Insurer written notice of any **claim**, or any **occurrence** or offense which may result in a **claim**;
2. send the Insurer copies of all legal papers received, and otherwise cooperate with the Insurer in the investigation, defense, or settlement of the **claim**; and
3. make available any other insurance, and tender the defense and indemnity of any **claim** to any other insurer or self-insurer, whose policy or program applies to a loss that the Insurer covers under this **coverage part**. However, if the **written contract** requires this insurance to be primary and non-contributory, this paragraph 3. does not apply to insurance on which the additional insured is a named insured.

The Insurer has no duty to defend or indemnify an additional insured under this endorsement until the Insurer receives written notice of a **claim** from the additional insured.

VII. Solely with respect to the insurance granted by this endorsement, the section entitled DEFINITIONS is amended to add the following definition:

Written contract means a written contract or written agreement that requires you to make a person or organization an additional insured on this **coverage part**, provided the contract or agreement:

- A. is currently in effect or becomes effective during the term of this policy; and
- B. was executed prior to:
 1. the **bodily injury or property damage**; or
 2. the offense that caused the **personal and advertising injury**;
 for which the additional insured seeks coverage.

Any coverage granted by this endorsement shall apply solely to the extent permissible by law.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA75079XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 18

Effective Date: 12/23/2019

CNA000596



CNA PARAMOUNT

Pollution Exclusion Amendatory Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A, Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete paragraph **(2)** of exclusion **f. Pollution**, in its entirety, and replace it with the following:

This insurance does not apply to:

(2) Any loss, cost or expense arising out of any:

- (a)** request, demand, order or statutory or regulatory requirement that any **Insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of, **pollutants**; or
- (b) Claim** by or on behalf of a governmental authority for **damages** because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to or assessing the effects of, **pollutants**.

However, if liability for **damages** because of **property damage** is not excluded by paragraph **(1)** of this exclusion, then neither will paragraph **(2)(a)** above serve to exclude such **damages**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA74843XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 19

Effective Date: 12/23/2019

CNA000597

**CNA PARAMOUNT**

**Primary and Noncontributory - Other Insurance
Condition Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

It is understood and agreed that the condition entitled **Other Insurance** is amended to add the following:

Primary And Noncontributory Insurance

Notwithstanding anything to the contrary, this insurance is primary to and will not seek contribution from any other insurance available to an additional insured under this policy provided that:

- a. the additional insured is a named insured under such other insurance; and
- b. the **Named Insured** has agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to the additional insured.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

20020000760568728073729



CNA74987XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 20

Effective Date: 12/23/2019

CNA000598

**CNA PARAMOUNT**

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
DeBartolo Construction Services, LLC
FedEx Ground Package System, Inc.
Church 2415 Reality LLC

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 21

Effective Date: 12/23/2019

CNA000599

**CNA PARAMOUNT**

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
The J360 Construction Co LLC
Alston Construction Company, Inc
County of Warren Broad of Chosen Freeholders

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 22

Effective Date: 12/23/2019

CNA000600

**CNA PARAMOUNT**

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
ALSTON CONSTRUCTION COMPANY, INC., MEDLINE INDUSTRIES, INC. (OWNER), AND OWNER'S CONSULTANTSS AND CONTRACTORS, AND AGENTS AND EMPLOYEES OF ANY OF THEM.
McFARLAND and JOHNSON
DELTA AIRPORT SOLUTIONS

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

20020000760568728073732



CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 23

Effective Date: 12/23/2019

CNA000001

**CNA PARAMOUNT**

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
US FEDERAL AVIATION ADMINISTRATION
PETILLO, INC.
TOWN OF MORRISTOWN

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

20020000760568728073733



CNA75008XX (10-16)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 24

Effective Date: 12/23/2019

CNA000602

**CNA PARAMOUNT**

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
DM AIRPORTS, LTD

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 25

Effective Date: 12/23/2019

CNA000603



CNA PARAMOUNT

Fungi / Mold / Mildew / Yeast / Microbe Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

It is understood and agreed that the policy is amended as follows:

- I. Under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions**, is amended to add the following exclusion:

This insurance does not apply to:

- A. **bodily injury** arising out of or relating to, in whole or in part, the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or growth or presence of any **fungi** or **microbes** on or within a building or structure, or on or within any contents of a building or structure. This exclusion applies regardless of any other cause or event that contributes concurrently or in any sequence to such injury;
- B. **property damage** arising out of or relating to the actual, alleged or threatened contact with, exposure to, existence of, or growth or presence of any **fungi** or **microbes** on or within a building or structure, or on or within any contents of a building or structure; or
- C. any loss, cost or expense arising out of or relating to the testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating, disposing of, or in any way responding to or assessing the effects of, **fungi** or **microbes**, by any **Insured** or by anyone else. This exclusion applies regardless of any other cause or event that contributes concurrently or in any sequence to such loss, cost or expense.

However, this exclusion does not apply to:

- i. any **fungi** or **microbes** that are, are on, or are contained in, a good or product intended for bodily consumption; or
- ii. **microbes** that were transmitted directly from person to person.

- II. Under **COVERAGES, Coverage B – Personal And Advertising Injury Liability**, the paragraph entitled **Exclusions**, is amended to add the following exclusion:

This insurance does not apply to:

- A. **personal and advertising injury** arising out of or relating to, in whole or in part, the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or growth or presence of any **fungi** or **microbes** on or within a building or structure, or on or within any contents of a building or structure;
- B. any loss, cost or expense arising out of or relating to the testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating, disposing of, or in any way responding to or assessing the effects of, **fungi** or **microbes**, by any **Insured** or by anyone else.

This exclusion applies regardless of any other cause or event that contributes concurrently or in any sequence to such injury or damage, loss, cost or expense.

However, this exclusion does not apply to:

- i. any **fungi** or **microbes** that are, are on, or are contained in, a good or product intended for bodily consumption; or
- ii. **microbes** that were transmitted directly from person to person.

- III. As used herein:

- A. **fungi** means any form of fungus, including but not limited to yeast, mold, mildew, rust, smut or mushroom, and including any spores, mycotoxins, odors, or any other substances, products, or byproducts produced by, released by or arising out of the current or past presence of **fungi**.

CNA74708XX (1-15)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 26

Effective Date: 12/23/2019

CNA000604

20020000760568728073735





CNA PARAMOUNT

Fungi / Mold / Mildew / Yeast / Microbe Exclusion Endorsement

B. microbe means any non-fungal microorganism, or non-fungal, colony-form organism, that causes infection or disease. **Microbe** includes any spores, mycotoxins, odors or any other substances, products or byproducts produced by, released by or arising out of the current or past presence of microbes.

IV. The following Condition is added:

Arbitration

For **property damage**, the determination of what portion of a loss is attributable to **fungi** and **microbes**, and what portion is not, shall be made by the Insurer. If the **Named Insured** disagrees with that determination, the **Named Insured** and by the Insurer agree to submit to binding arbitration according to the Commercial Arbitration Rules of the American Arbitration Association, or according to such other rules as the **Named Insured** and the Insurer agree to. If binding arbitration of insurance disputes is not allowed in the state where the **Named Insured** is incorporated (or, if the **Named Insured** is not a corporation, the state where the **Named Insured** is domiciled), then arbitration shall be non-binding, and shall only proceed if both the **Named Insured** and the Insurer agree to enter into it. The arbitration will be held in the county where the **Named Insured** is headquartered, or at such other location as may be jointly agreed to by the **Named Insured** and the Insurer. Each party will bear its own arbitration costs.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT

Employment-Related Practices Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

This insurance does not apply to:

Bodily injury or personal and advertising injury to:

- (1) a person arising out of any:
 - (a) refusal to employ that person;
 - (b) termination of that person's employment; or
 - (c) employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or malicious prosecution directed at that person; or
- (2) the **spouse**, child, parent, brother or sister of that person as a consequence of **bodily injury** to that person at whom any of the employment-related practices described in Paragraphs (a), (b), or (c) above is directed.

This exclusion applies:

- (1) whether the injury-causing event described in Paragraphs (a), (b) or (c) above occurs before employment, during employment or after employment of that person;
- (2) whether the **Insured** may be liable as an employer or in any other capacity; and
- (3) to any obligation to share **damages** with or repay someone else who must pay **damages** because of the injury.

However, solely with respect to **Coverage A**, this exclusion does not apply to physical injury a person sustains during a job interview while attempting to demonstrate a physical capability or skill required by the job.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

20020000760568728073736

CNA74761XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 27

Effective Date: 12/23/2019

CNA000606



CNA PARAMOUNT

**Testing or Consulting Errors and Omissions
Exclusion Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

Testing or Consulting Errors and Omissions

bodily injury, property damage or personal and advertising injury arising out of:

1. an error, omission, defect or deficiency in:
 - a. any test performed; or
 - b. an evaluation, a consultation or advice given,
by or on behalf of any **Insured**;
2. the reporting of or reliance upon any such test, evaluation, consultation or advice; or
3. an error, omission, defect or deficiency in experimental data or the **Insured's** interpretation of that data.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

200200007605687280737



CNA74775XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 28

Effective Date: 12/23/2019

CNA000607



CNA PARAMOUNT

Residential Construction Defect Products/Completed Operations Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed as follows:

- I. Under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions**, is amended to add the following exclusion:

This insurance does not apply to **property damage** that:

- A. is included within the **products/completed operations hazard**;
- B. arises out of **defective construction** of all or any part of a **residential structure**; and
- C. is reported to the Insurer more than 12 months after **your work** is deemed completed on the project from which the **property damage** allegedly arises.

- II. As used herein:

- A. **your work** will be deemed completed at the earliest of the following times:

- 1. when all of the work called for in the **Named Insured's** contract has been completed;
- 2. when all of the work to be done at the job site has been completed if the **Named Insured's** contract calls for work at more than one job site; or
- 3. when that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

- B. **construction** means any and all aspects of the erection or demolition of structures, including but not limited to design, specifications, planning, building, materials, supervision or observation of construction. **Construction** also includes new construction, conversion, reconstruction, rehabilitation, renovation, remodeling, repair or maintenance.

- C. **defective construction** means any actual or alleged deficiency in **construction**.

- D. **residential structure** means any structure where 30% or more of the square foot area is used or is intended to be used for human residency, including but not limited to:

- 1. single or multifamily housing, apartments, condominiums, townhouses, co-operatives or planned unit developments; and
- 2. the common areas and structures appurtenant to the structures in paragraph 1. (including pools, hot tubs, detached garages, guest houses or any similar structures).

However, when there is no individual ownership of units, **residential structure** does not include military housing, college/university housing or dormitories, long term care facilities, hotels or motels. **Residential structure** also does not include hospitals or prisons.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74862XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 29

Effective Date: 12/23/2019

CNA000608

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CNA PARAMOUNT

Construction Wrap-Up Program Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

This insurance does not apply to **bodily injury, property damage** or **personal and advertising injury** arising out of any current or completed operation performed by the **Named Insured** or on the **Named Insured's** behalf which is or was insured under a **consolidated (wrap-up) insurance program**.

This exclusion applies whether or not the **consolidated (wrap-up) insurance program**:

- A. provides coverage identical to that provided by this **Coverage Part**;
- B. has limits adequate to cover all **claims**; or
- C. remains in effect.

Consolidated (wrap-up) insurance program means a construction, erection or demolition project for which the prime contractor/project manager or owner of the project has secured general liability insurance covering some or all of the contractors or subcontractors involved in the project. **Consolidated (wrap-up) insurance program** includes an Owner Controlled Insurance Program (O.C.I.P.) or a Contractor Controlled Insurance Program (C.C.I.P.).

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

20020000760568728073739



CNA74863XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 30

Effective Date: 12/23/2019

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CNA000609

**CNA PARAMOUNT**

Engineers, Architects or Surveyors Professional Liability Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

This insurance does not apply to **bodily injury, property damage or personal and advertising injury** arising out of the rendering of or failure to render any professional services by the **Named Insured** or any engineer, architect or surveyor who is either employed by the **Named Insured** or performing work on the **Named Insured's** behalf in such capacity.

Professional services include:

- A.** the preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; and
- B.** supervisory, inspection, architectural or engineering activities.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

20020000760568728073740



CNA74980XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 31

Effective Date: 12/23/2019

CNA000610



CNA PARAMOUNT

**Exclusion - Access or Disclosure of Confidential
or Personal Information and Data-Related Liability -
with Limited Bodily Injury Exception Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed as follows:

- I. Under COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions**, the exclusion entitled **Electronic Data** is deleted in its entirety and replaced with the following:

This insurance does not apply to:

Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability

Damages arising out of:

- (1) any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information; or.
- (2) the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate **electronic data**.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relation expenses or any other loss, cost or expense incurred by the **Named Insured** or others arising out of that which is described in Paragraph (1) or (2) above.

However, unless Paragraph (1) above applies, this exclusion does not apply to **damages** because of **bodily injury**.

As used herein, **electronic data** means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

- II. Under COVERAGES, Coverage B – Personal And Advertising Injury Liability**, the paragraph entitled **Exclusions** is amended to add the following exclusion:

Access Or Disclosure Of Confidential Or Personal Information

This insurance does not apply to **personal and advertising injury** arising out of any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by the **Named Insured** or others arising out of any access to or disclosure of any person's or organization's confidential or personal information.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA75089XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 32

Effective Date: 12/23/2019

CNA000611



CNA PARAMOUNT

**Amendment - Infringement of Copyright, Patent,
Trademark Trade Secret or Other Intellectual
Property Rights or Laws Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that:

- I. Under **COVERAGES, Coverage B – Personal and Advertising Injury Liability**, the **Exclusion** entitled **Infringement of Copyright, Patent, Trademark or Trade Secret** is deleted and replaced as follows:

Infringement or Violation of Intellectual Property Rights or Laws

Personal and advertising injury arising out of infringement or violation of the following rights or laws:

- (a) patent;
- (b) trade secret or other confidential or proprietary non-personal information;
- (c) trademark, certification mark, service mark, collective mark, trade name, or other designation of origin or authenticity;
- (d) copyright; or
- (e) any other intellectual property right or legally protected expression, including but not limited to another's idea, slogan, trade dress, style of doing business, or unauthorized use of another's name or image, or any other intellectual property law, including but not limited to piracy, unfair competition or other similar practices.

This exclusion applies to the entirety of all allegations in any **claim** if the **claim** alleges the infringement or violation of any intellectual property right or law identified above, even if this insurance would otherwise apply to other allegations in the **claim**. However, this exclusion does not apply if the **claim's** only allegation is copyright or slogan infringement in **Named Insured's advertisement**.

- II. Under **DEFINITIONS**, the definition of **personal or advertising injury** is amended to delete its subparagraph **g.**, and replace it with the following:

- g.** Infringing upon another's copyright or slogan in **Named Insured's advertisement**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

20020000760568728073742

CNA75116XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 33

Effective Date: 12/23/2019

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CNA000612



CNA PARAMOUNT

Professional Services

Employee Benefits Liability Coverage Part Declarations

	Policy Number: 6056872807						
1. Named Insured and mailing address	Name: SESI CONSULTING ENGINEERS Address: 12A MAPLE AVE PINE BROOK, NJ 07058-9837						
2. Type of Organization	Corporation						
3. Limits of Insurance, Deductible	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">Each Employee Limit</td> <td style="text-align: right; border-bottom: 1px solid black;">\$1,000,000</td> </tr> <tr> <td>Employee Benefits Liability – all claims in the aggregate limit</td> <td style="text-align: right; border-bottom: 1px solid black;">\$1,000,000</td> </tr> <tr> <td>Deductible – Each Employee</td> <td style="text-align: right; border-bottom: 1px solid black;">\$1,000</td> </tr> </table>	Each Employee Limit	\$1,000,000	Employee Benefits Liability – all claims in the aggregate limit	\$1,000,000	Deductible – Each Employee	\$1,000
Each Employee Limit	\$1,000,000						
Employee Benefits Liability – all claims in the aggregate limit	\$1,000,000						
Deductible – Each Employee	\$1,000						
4. Premium, Surcharges Taxes and Fees at Issuance	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; text-align: right;">Total Premium for this Coverage Part</td> <td style="text-align: right; border-bottom: 1px solid black;">[REDACTED]</td> </tr> <tr> <td style="text-align: right;">New Jersey PLIGA Surcharge</td> <td style="text-align: right; border-bottom: 1px solid black;">[REDACTED]</td> </tr> <tr> <td style="text-align: right;">Total Premium, Surcharges Taxes and Fees for this Coverage Part</td> <td style="text-align: right; border-bottom: 1px solid black;">[REDACTED]</td> </tr> </table>	Total Premium for this Coverage Part	[REDACTED]	New Jersey PLIGA Surcharge	[REDACTED]	Total Premium, Surcharges Taxes and Fees for this Coverage Part	[REDACTED]
Total Premium for this Coverage Part	[REDACTED]						
New Jersey PLIGA Surcharge	[REDACTED]						
Total Premium, Surcharges Taxes and Fees for this Coverage Part	[REDACTED]						
	Your Premium includes the following amount for Certified Acts of Terrorism <div style="text-align: right; border-bottom: 1px solid black;">[REDACTED]</div>						
5. Audit Period:	Annual						

**CNA PARAMOUNT**

Additional Declarations – Employee Benefits Liability Schedule of Locations and Coverages

Policy Number: 6056872807

Location Level
Location Number
1
Location Address:

12A MAPLE AVE

PINE BROOK, NJ 07058

Coverage/Hazard Description	Exposure	Premium Basis	Rate	Estimated Premium
Employee Benefits Liability	1	Each Employee	Incl	
Location Sub-Total				





CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

I. COVERAGE

The Insurer will pay those sums up to the applicable limit of insurance that the **Insured** becomes legally obligated to pay as **damages** as a result of a covered **claim** for an act, error or omission negligently committed in the **administration** of the **Named Insured's employee benefit program** provided that such act, error or omission:

- A. takes place in the **coverage territory**;
- B. was committed during the **policy period**; and
- C. prior to the effective date of the **policy period**:
 - 1. no **authorized insured** knew or should have known of a **claim** or **circumstance**;
 - 2. no **Insured** had given notice to a prior insurer of any **related claim**.

The Insurer will pay all **defense costs** in connection with a covered **claim**. Such **defense costs** are in addition to the limits of insurance.

II. DUTY TO DEFEND

The Insurer has the right and duty to defend in the **Insured's** name and on the **Insured's** behalf any covered **suit** even if any of the allegations of such **suit** are groundless, false or fraudulent. The Insurer shall have the right to appoint counsel and to make such investigation and settlement of a **claim** as is deemed necessary by the Insurer. If a **claim** is subject to an arbitration proceeding or mediation proceeding, the Insurer shall be entitled to exercise all of the **Insured's** rights in the choice of arbitrators or mediators and in the conduct of an arbitration proceeding or mediation proceeding involving such **claim**.

The Insurer is not obligated to investigate, defend, pay or settle, or continue to investigate, defend, pay or settle a **claim** after the applicable limit of the Insurer's liability has been exhausted by payment of **damages**.

III. EXCLUSIONS

This insurance does not apply to:

- A. **Bodily Injury, Property Damage, or Personal and Advertising Injury**
any **bodily injury, property damage or personal and advertising injury**.
- B. **Dishonest, Fraudulent, Criminal or Malicious Act Damages**
any intentional, dishonest, fraudulent, criminal or malicious act, error or omission, committed by any **insured**, including the willful or reckless violation of any statute.
- C. **Employment-Related Practices**
any wrongful termination of employment, discrimination, or other employment-related practices.
- D. **ERISA/Internal Revenue Code**
any act, error or omission in the **Insured's** capacity as a fiduciary under:
 - 1. the Employee Retirement Income Security Act of 1974, as now or hereafter amended, or by any similar federal, state or local laws; or
 - 2. the Internal Revenue Code of 1986 as now or hereafter amended.
- E. **Failure to Perform a Contract**
any **failure** of performance of contract by any insurer.
- F. **Inadequacy of Performance of Investment/Advice Given with Respect to Participation**
any:
 - 1. failure of any investment to perform;





CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

2. errors in providing information on past performance of investment vehicles; or
3. advice given to any person with respect to that person's decision to participate or not to participate in any plan included in the **employee benefit program**.

G. Insufficiency of Funds

any insufficiency of funds to meet any obligations under any plan included in the **employee benefit program**.

H. Workers' Compensation and Similar Laws

any failure to comply with the mandatory provisions of any workers' compensation, unemployment compensation insurance, social security or disability benefits law or any similar law.

IV. LIMITS OF INSURANCE AND DEDUCTIBLE

A. Limits of Insurance

1. Related Claims

All **related claims**, whenever made, shall be considered a single **claim** first made during the **policy period** in which the earliest **claim** was first made.

2. Limit of insurance – each employee

Subject to paragraph 2. below, the Insurer's limit of insurance for **damages** for all covered **claims** made by or behalf of any one **employee** including such **employee's** dependents or beneficiaries, shall not exceed the amount stated in the **Coverage Part** Declarations as "Employee Benefits Liability - each **employee**".

3. Limit of insurance - all claims in the aggregate

The Insurer's limit of insurance for **damages** for all covered **claims** shall not exceed the amount stated in the **Coverage Part** Declarations as "Employee Benefits Liability – all **claims** in the aggregate", regardless of the number of **employees**.

4. Multiple insureds, claims, and claimants

The limits of insurance shown in the **Coverage Part** Declarations and subject to the provisions of this policy, is the most the Insurer will pay as **damages** regardless of the number of **Insureds, claims** made or reported, persons or entities making **claims**, acts, errors or omission which result in **damages** or **defense costs; employee benefit plans**.

B. Deductible

1. The Insurer's obligation to pay **damages** on behalf of the **Insured** applies only to the amount of **damages** in excess of the deductible amount stated on the **Coverage Part** Declarations as applicable to each **employee** including such **employee's** dependents or beneficiaries. The limits of insurance shall not be reduced by the amount of this deductible.
2. The deductible amount stated on the **Coverage Part** Declarations applies to all **damages** sustained by any one **employee** including such **employee's** dependents and beneficiaries, because of all acts, errors or omissions to which this insurance applies.
3. The Insurer may pay any part or all of the deductible amount to effect settlement of any **claim** and, upon notification of the action taken, the **Insured** shall promptly reimburse the Insurer for such part of the deductible amount as the Insurer has paid.

The Limits of Insurance of this **coverage part** apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the **policy period** shown in the Policy Declarations, unless the **policy period** is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.



CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

V. CONDITIONS

Assistance and Cooperation

If there is a **claim** the **Insured** must:

- A. forward to the Insurer or its designee, copies of the papers and documents, if any, which inform the **Insured** of a **claim**, including all notices, summonses or other processes regarding legal proceedings;
- B. fully cooperate with the Insurer or its designee in all investigations, the making of settlements, the conduct of **suits** or other proceedings, enforcing any right of contribution or indemnity against another who may be liable to the **Insured** because of the **claim**. The **Insured** shall attend hearings and trials, assist in securing and giving evidence, and obtaining the attendance of witnesses.

Concealment, Misrepresentation and Fraud

No concealment, misrepresentation or fraud shall avoid or defeat recovery under this **coverage part** unless such concealment, misrepresentation or fraud was material. Concealment, misrepresentation or fraud in the procurement of this **coverage part** which if known by the Insurer would have led to refusal by the Insurer to make this contract or provide coverage, or to make this contract or provide coverage on different terms or conditions, will be deemed material.

Estates, Legal Representatives and Spouses

The estates, heirs, legal representatives and **spouse** of any natural person **Insured** shall also be insured under this **coverage part**; provided, however, coverage is afforded to such estates, heirs, legal representatives, and **spouse** only for **claims** arising solely out of their capacity or status as such and, in the case of a **spouse**, where such **claim** seeks **damages** from marital community property, jointly held property or property transferred from such natural person **Insured** to such **spouse**. No coverage is provided for any act, error or omission of an estate, heir, legal representative, or **spouse** outside the scope of such person's capacity or status as such.

Notice of Claims and Circumstances**A. Notice of Circumstances**

The **Insured** must see to it that the Insurer is notified promptly of any **circumstance**. To the extent possible, notice should include:

1. how, when and where the act, error or omission took place;
2. the names and addresses of any injured persons or organizations and witnesses; and
3. the nature and location of any injury or damage arising out of the **occurrence** or offense.

B. Notice of Claims

If a **claim** is made against any **Insured**, the **Insured** must:

1. immediately record the specifics of the **claim** and the date received; and
2. notify the Insurer in writing as soon as possible.

C. The Insured must:

1. immediately send the Insurer copies of any demands, notices, summonses or legal papers received in connection with the **claim**;
2. authorize the Insurer to obtain records and other information.

- D. no **Insureds** will, except at their own cost, voluntarily make a payment, assume any obligation, or incur any expense without the Insurer's consent.

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CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

Other Insurance

If other valid and collectible insurance is available to the **Insured** for loss insured under this **coverage part**, the Insurer's obligations are limited as follows:

A. Primary Insurance

This insurance is primary. The Insurer's obligations are not affected unless any of the other insurance is also primary. Then, the Insurer will share with all that other insurance by the method described in Paragraph **b.** below.

B. Method of Sharing

If all of the other insurance permits contribution by equal shares, the Insurer will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, the Insurer will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

Premium Audit

- A. The Insurer will compute all premiums for this **coverage part** in accordance with the Insurer rules and rates.
- B. Premium shown in this **coverage part** as advance premium is a deposit premium only. At the close of each audit period the Insurer will compute the earned premium for that period and send notice to the **First Named Insured**. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the policy term is greater than the earned premium, the Insurer will return the excess to the **First Named Insured**.
- C. The **First Named Insured** must keep records of the information the Insurer need for premium computation, and send the Insurer copies at such times as the Insurer may request.

Separation of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this policy to the **First Named Insured**, this insurance applies:

- A. as if each **Named Insured** were the only **Named Insured**; and
- B. separately to each **Insured** against whom a **claim** is made.

Transfer of Rights of Recovery

If any **Insured** for whom payment is made by the Insurer under this policy has rights to recover amounts from another, those rights are transferred to the Insurer to the extent of its payment. The **Insured** must do everything necessary after loss to secure the Insurer's rights and must do nothing to prejudice such rights.

VI. DEFINITIONS

Administration means:

- A. providing information to **employees**, including their dependents and beneficiaries, with respect to eligibility for or scope of **employee benefit programs**;
- B. handling records in connection with the **employee benefit program**; or
- C. effecting, continuing or terminating any **employee's** participation in any benefit included in the **employee benefit program**.

However, **administration** does not include handling payroll deductions.



CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

Advertisement means a notice that is broadcast or published to the general public or specific market segments about the **Named Insured's** goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:

- A. notices that are published include material placed on the Internet or on similar electronic means of communication; and
- B. regarding web-sites, only that part of a web-site that is about the **Named Insured's** goods, products or services for the purposes of attracting customers or supporters is considered an **advertisement**.

Authorized Insured means any **executive officer**, member of the **Named Insured's** human resources, risk management or in-house general counsel's office, or any **employee** authorized by the **Named Insured** to give or receive notice of a **claim**.

Bodily injury means physical injury, sickness or disease sustained by a person, including death, humiliation, shock, mental anguish or mental injury by that person at any time which results as a consequence of the bodily injury, sickness or disease.

Cafeteria plans means plans authorized by applicable law to allow **employees** to elect to pay for certain benefits with pre-tax dollars.

Claim means:

- A. **suit**; or
- B. a written or oral demand for **damages**

alleging negligent acts, errors or omissions committed in the **administration** of the **Named Insured's employee benefit plans**.

Circumstance means an act, error or omission reported during the **policy period** from which an **executive officer** reasonably expects that a **claim** could be made.

Coverage part means only those **coverage parts** designated as included in the **Schedule of Forms and Endorsements**.

Coverage territory means:

- A. the United States of America (including its territories and possessions), Puerto Rico and Canada;
- B. international waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in Paragraph **A.** above.

Damages means the amount an **Insured** is legally obligated to pay, either through:

- A. final adjudication of a covered **claim**; or
- B. through compromise or settlement of a covered **claim** with the Insurer's written consent or direction.

In addition, **damages** includes the above mentioned sums only after deducting all other recoveries and salvages.

However, **damages** does not include with respect to any **claim**:

1. restitution, return or disgorgement of fees, costs and expenses paid or incurred or charged by an **Insured**, no matter whether claimed as restitution of specific funds, forfeiture, financial loss, set-off or otherwise, and injuries that are a consequence of any of the foregoing;
2. civil or criminal fines, sanctions, penalties forfeitures, or taxes whether pursuant to statute, regulation or court rule, including those imposed under the Internal Revenue Code;
3. the multiplied portion of multiplied awards imposed pursuant to any statute or regulation requiring such awards;
4. injunctive or declaratory relief;





CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

5. any amount that is not insurable under any applicable law; or
6. plaintiff's attorney fees associated with any of the above;
7. any amounts for benefits to the extent that such benefits are available, with reasonable effort and cooperation of the **Insured**, from the applicable funds accrued or other collectible insurance; or
8. any amounts that exceed the limits and restrictions that apply to the payment of benefits in any plan included in the **employee benefit program**.

Defense costs mean:

- A. reasonable and necessary fees, costs, and expenses incurred by the **Insurer** or consented to by the **Insurer** and incurred by the **Named Insured** in the defense or appeal of a covered **suit** or in the investigation of any covered **claim**, and includes premium for appeal bonds arising out of a covered judgment, attachment bonds or similar bonds, but only for bond amounts up to the applicable limit of insurance.
- B. prejudgment interest awarded against an **Insured** on that part of a judgment covered by this **coverage part**. If the Insurer makes an offer to pay the applicable limit of insurance, the Insurer will not pay any prejudgment interest based on that period of time after the offer.
- C. post judgment interest which accrues after entry of judgment, but before the Insurer has paid or offered to pay, or deposited in court that part of the judgment which is within the applicable limit of insurance of this **coverage part**. The amount of interest the Insurer pays will be in direct proportion to the amount of **damages** the Insurer pays in relation to the total amount of the judgment.
- D. all reasonable expenses incurred by a natural person **Insured** at the Insurer's request to assist the Insurer in the investigation or defense of the **claim**. This includes such **Insured's** actual loss of earnings up to \$1000.00 per day, because of time off from work;
- E. all court costs taxed against the **Insured** in the **suit**. However, these payments do not include attorneys' fees or attorneys' expenses taxed against the **Insured**.

Payment of **defense costs** will not reduce the limit of insurance.

Employee means a person actively employed, formerly employed, on leave of absence or disabled, or retired. **Employee** includes a **leased worker**. **Employee** does not include a **temporary worker**.

Employee benefit program means a program providing some or all of the following benefits to the **employees** whether provided through a **cafeteria plan** or otherwise:

- A. group life insurance, group accident or health insurance, dental, vision and hearing plans, and flexible spending accounts, provided that no one other than an **employee** may subscribe to such benefits and such benefits are made generally available to those **employees** who satisfy the plan's eligibility requirements;
- B. profit sharing plans, **employee** savings plans, **employee** stock ownership plans, pension plans and stock subscription plans, provided that no one other than an **employee** may subscribe to such benefits and such benefits are made generally available to all **employees** who are eligible under the plan for such benefits;
- C. unemployment insurance, social security benefits, workers' compensation and disability benefits; or
- D. vacation plans, including buy and sell programs; leave of absence programs, including military, maternity, family, and civil leave; tuition assistance plans; transportation and health club subsidies.

Executive Officer means any natural person holding any of the following positions created by the **Named Insured's** charter, constitution, bylaws or any other similar governing document:

- A. director, officer, trustee or governor of a corporation;
- B. management committee member of a joint venture;
- C. partner of a partnership;



CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

- D. manager of a limited liability company;
- E. trustee of a trust.

An **executive officer** is not an **employee**.

First Named Insured means the person or organization first listed as a **Named Insured** in the Declarations.

Insured means any **Named Insured** and

- A. any natural person who was, is or becomes:
 1. the **Named Insured's executive officers**, but only for the **administration** of the **Named Insured's employee benefit program**; or
 2. the **Named Insured's** stockholders, but only with respect to their liability as stockholders.
 3. the **Named Insured's employees** authorized to administer its **employee benefit program**; or
 4. any natural person (including any **employee**), or any organization having proper temporary authorization to administer the **Named Insured's employee benefit program**, but only until an authorized legal representative is appointed on behalf of the **Named Insured**.
- B. any organization the **Named Insured** newly acquires or forms, other than a partnership or joint venture, and over which the **Named Insured** maintains ownership or majority interest, if there is no other similar insurance available to that organization. However:
 1. coverage under this provision is afforded only until the 90th day after the **Named Insured** acquires or forms the organization or the end of the **policy period**, whichever is earlier; and
 2. coverage does not apply to acts, errors or omissions that occurred before the **Named Insured** acquired or formed the organization.

No person or organization is an **insured** with respect to the conduct of any current or past partnership or joint venture that is not shown as a **Named Insured** in the Declarations.

In addition to the above, the estates, heirs, legal representatives or **spouses** of any of the **Named Insured's executive officers** or **employees** qualifying as an **Insured** are also insured pursuant to the condition entitled **Estates, Legal Representatives And Spouses**.

Leased worker means a natural person leased to the **Named Insured** by a labor leasing firm under an agreement between the **Named Insured** and the labor leasing firm, to perform duties related to the conduct of the **Named Insured's** business. **Leased worker** does not include a **temporary worker**.

Named Insured means the person or organization shown in the Declarations, and any other person or organization qualifying as a **Named Insured** under this **coverage part**.

Occurrence means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

Personal and advertising injury means injury, including consequential **bodily injury**, arising out of one or more of the following offenses:

- A. false arrest, detention or imprisonment;
- B. malicious prosecution;
- C. wrongful eviction from, wrongful entry into, or the invasion of the right of private occupancy of a room, dwelling or premises that a natural person occupies committed by or on behalf of its owner, landlord or lessor;
- D. oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
- E. oral or written publication, in any manner, of material that violates a natural person's right of privacy;





CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

- F. the use of another's advertising idea in the **Named Insured's advertisement**; or
- G. infringing upon another's copyright or slogan in the **Named Insured's advertisement**.

Policy period means the period of time from the effective date and time of this Policy to the date and time of termination as shown in the Policy **Declarations**, or its earlier cancellation date.

Property damage means physical injury to:

- A. tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- B. loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the **occurrence** that caused it.

Related claims means all **claims** arising out of a single act, error or omission or arising out of **related acts, errors or omissions** negligently committed in the **administration** of the **Insured Entity's employee benefits program**.

Spouse means any husband or wife or any person qualifying as a domestic partner under any federal, state or local laws or under the **Named Insured's** employee benefit plans or **employee benefits program**.

Suit means a civil proceeding in which **damages** to which this insurance applies are alleged. **Suit** includes:

- A. an arbitration proceeding in which such **damages** are claimed and to which the **Insured** must submit or does submit with the Insurer's consent; or
- B. any other alternative dispute resolution proceeding in which such **damages** are claimed and to which the **Insured** submits with the Insurer's consent.

Temporary worker means a worker who is furnished to the **Named Insured** to substitute for a permanent **employee** on leave or to meet seasonal or short-term workload conditions.

Volunteer worker means a natural person who is not the **Named Insured's employee**, and who donates his or her work and acts at the direction of and within the scope of duties determined by the **Named Insured**, and is not paid a fee, salary or other compensation by the **Named Insured** or anyone else for their work performed for the **Named Insured**.



CNA PARAMOUNT

**Employee Benefits Liability- Amended
Definition of Executive Officer Endorsement**

This endorsement modifies insurance provided under the following:

EMPLOYEE BENEFITS LIABILITY COVERAGE PART

It is understood and agreed that under **DEFINITIONS**, the definition of **Executive Officer** is deleted and replaced by the following:

Executive Officer means any natural person holding any of the following positions created by the **Named Insured's** charter, constitution, bylaws or any other similar governing document:

- A.** director, officer, trustee or governor of a corporation.
- B.** management committee member of a joint venture;
- C.** partner of a partnership;
- D.** manager of a limited liability company; or
- E.** trustee of a trust.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 34

Effective Date: 12/23/2019

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**CNA PARAMOUNT**

Amendment to Policy Declarations – Named Insured Endorsement

It is understood and agreed as follows:

The **Policy Declarations** is amended as follows:

A. Addition of Named Insureds:

The following are added as **Named Insureds**:

Name and Address of Named Insured
SESI CONSULTING ENGINEERS
SESI CONSULTING ENGINEERS D. P. C.
SOILS ENGINEERING SERVICES, INC T/A SESI CONSULTING ENGINEERS
SOILS ENGINEERING SERVICES, INC
12A MAPLE AVE
PINE BROOK, NJ 07058-9837

B. Deletion of Named Insured:

The following are deleted as **Named Insureds**:

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****COORDINATION OF DEDUCTIBLES**

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART

The following is added to the **DEDUCTIBLE** provisions applicable to the Commercial Inland Marine and the Commercial Property Coverage Parts:

If covered losses resulting from the same occurrence are paid under the Commercial Property and the Commercial Inland Marine coverage parts, the total of the deductible amounts from this occurrence will not exceed the highest total deductible amounts applicable under a single coverage part.

Example 1:

The total deductible applicable for a covered loss occurring under the Commercial Property Coverage Part is \$2,500. The total deductible incurred under the Commercial Inland Marine Coverage Part from the same occurrence of loss is \$1,000 for a total deductible of \$3,500. However, since the highest of the deductibles incurred between these two coverage parts is \$2,500, the deductible for this occurrence of loss will be \$2,500.

Example 2:

A covered loss under the Commercial Property Coverage Part impacts 4 different locations on the policy, two with a \$500 deductible and two with a \$1,000 deductible. In this case, the deductibles apply by location so the total deductible applicable under the Commercial Property Coverage from this occurrence is \$3,000. The same occurrence of loss also impacts two different coverages under the Commercial Inland Marine Coverage Part, one coverage with a \$2,500 deductible and the other with a \$1,000 deductible for a total deductible of \$3,500, bringing the total deductible for both coverage parts from this occurrence up to \$6,500. However, since the highest of the deductibles between these two coverage parts is \$3,500, the deductible incurred for this occurrence of loss will be \$3,500.

This endorsement does not otherwise change or amend the methods used in determining or calculating the deductible amounts, as described in the terms and conditions applicable under each coverage part.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ECONOMIC AND TRADE SANCTIONS CONDITION

The following condition is added to the COMMON POLICY CONDITIONS:

ECONOMIC AND TRADE SANCTIONS CONDITION

In accordance with laws and regulations of the United States concerning economic and trade embargoes, this policy is void *ab initio* (void from its inception) with respect to any term or condition of this policy that violates any laws or regulations of the United States concerning economic and trade embargoes including, but not limited to the following:

1. Any insured, or any person or entity claiming the benefits of an insured, who is or becomes a Specially Designated National or Blocked Person or who is otherwise subject to U.S. economic or trade sanctions;
2. Any claim or "suit" that is brought in a Sanctioned Country or by a Sanctioned Country Government, where any action in connection with such claim or suit is prohibited by U.S. economic or trade sanctions;
3. Any claim or "suit" that is brought by any Specially Designated National or Blocked Person or any person

or entity who is otherwise subject to U.S. economic or trade sanctions;

4. Property that is located in a Sanctioned Country or that is owned by, rented to or in the care, custody or control of a Sanctioned Country Government, where any activities related to such property are prohibited by U.S. economic or trade sanctions; or
5. Property that is owned by, rented to or in the care, custody or control of a Specially Designated National or Blocked Person, or any person or entity who is otherwise subject to U.S. economic or trade sanctions.

As used in this endorsement a Specially Designated National or Blocked Person is any person or entity that is on the list of Specially Designated Nationals and Blocked Persons issued by the U.S. Treasury Department's Office of Foreign Asset Control (O.F.A.C.) as it may be from time to time amended.

As used in this endorsement a Sanctioned Country is any country that is the subject of trade or economic embargoes imposed by the laws or regulations of the United States of America.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NEW JERSEY CHANGES

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
STANDARD PROPERTY POLICY

A. The following exclusion and related provisions are added:

1. We will not pay for loss or damage arising out of any act committed:
 - a. By or at the direction of any insured; and
 - b. With the intent to cause a loss.
2. However, this exclusion will not apply to deny payment to a co-insured who did not cooperate in or contribute to the creation of the loss if the loss arose out of domestic violence.
3. If we pay a claim pursuant to Paragraph **A.2.**, our payment to the insured is limited to that insured's insurable interest in the property. In no event will we pay more than the Limit of Insurance.

To the extent that the Concealment, Misrepresentation Or Fraud Condition conflicts with the provisions of Paragraph **A.2.** above, the provisions of **A.2.** will apply.

B. The following is added to the **Transfer Of Rights Of Recovery Against Others To Us** Condition:

If we pay a co-insured for loss arising out of an act of domestic violence by another insured, the rights of the co-insured, who did not cooperate in or contribute to the creation of the loss, to recover damages from the perpetrator of domestic violence are transferred to us to the extent of our payment. Following the loss, the co-insured who did not cooperate in or contribute to the loss may not waive such rights to recover against the perpetrator of domestic violence.

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CNA PARAMOUNT

Broad Named Insured Endorsement

This endorsement modifies insurance provided under the following:

EMPLOYEE BENEFITS LIABILITY COVERAGE PART
STOP GAP LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART

It is understood and agreed as follows:

- I. The **WHO IS AN INSURED** Section is amended to delete its Paragraph 3. in its entirety and replace it with the following:
 3. Pursuant to the limitations described in Paragraph IV. below, any organization in which a **Named Insured** has **management control**:
 - a. on the effective date of this **Coverage Part**; or
 - b. by reason of a **Named Insured** creating or acquiring the organization during the **policy period**,
qualifies as a **Named Insured**, provided that there is there is no other similar liability insurance, whether primary, contributory, excess, contingent or otherwise, which provides coverage to such organization, or which would have provided coverage but for the exhaustion of its limit, and without regard to whether its coverage is broader or narrower than that provided by this insurance.

However, this **BROAD NAMED INSURED** provision does not apply to:

 - (a) any partnership, limited liability company or joint venture; or
 - (b) any organization for which coverage is excluded by another endorsement attached to this **Coverage Part**.
- II. Solely with respect to organizations which qualify as **Named Insureds** by virtue of this Endorsement, this insurance does not apply to:
 - a. **bodily injury** or **property damage** that first occurred prior to the date of **management control**, or that first occurs after **management control** ceases; nor
 - b. **personal or advertising injury** caused by an offense that first occurred prior to the date of **management control** or that first occurs after **management control** ceases.
- III. The insurance provided by this **Coverage Part** applies to **Named Insureds** when trading under their own names or under such other trading names or doing-business-as names as any **Named Insured** should choose to employ.
- IV. For the purposes of this endorsement, a new definition is added as follows:

Management control means:

 - A. owning interests representing more than 50% of the voting, appointment or designation power for the selection of a majority of: the Board of Directors of a corporation; or
 - B. having the right, pursuant to a written trust agreement, to protect, control the use of, encumber or transfer or sell property held by a trust.
- V. If the **coverage part** to which this endorsement applies is part of a package policy that also contains a Commercial General Liability Coverage Part (CGL) that has been endorsed:
 - A. with a Broad Named Insured provision, then the CGL's Broad Named Insured provision's terms hereby replace this endorsement's terms, including any terms applicable to management control, limited liability companies or joint ventures; or
 - B. to exclude from coverage an organization that otherwise would qualify as a Named Insured under this (Broad Named Insured) endorsement, then such an organization is also excluded from the coverage provided by this **coverage part**.

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CNA PARAMOUNT

Broad Named Insured Endorsement

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT
Bridge Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART

It is understood and agreed as follows:

- I. The **Common Terms and Conditions** are amended to delete the sections entitled "Bankruptcy" and "No Suit Against Insurer" as the conditions section of the **Coverage Part** has more specific conditions of its own.
- II. The conditions section is amended to delete the condition entitled **When We Do Not Renew**. Please refer instead to Condition **III. CANCELLATION/NONRENEWAL** of the **Common Terms and Conditions**.
- III. The **DEFINITIONS** section is amended to add the following new definitions:

Claim means:

- A. a **suit**; or
- B. a written or oral demand for **damages** alleging injury to which this insurance applies.

Coverage part means only those coverage parts designated as included in the **Schedule of Forms and Endorsements**.

Damages means the amount an **Insured** is legally obligated to pay, either through:

- A. final adjudication of a covered **claim**; or
- B. through compromise or settlement of a covered **claim** with the Insurer's written consent or direction.

Defense costs means those amounts set forth under the **SUPPLEMENTARY PAYMENTS** section of any applicable coverage part.

First Named Insured means the person or organization first listed as a **Named Insured** in the Declarations.

Insured means those persons or organizations as set forth in the section entitled **Who is an Insured**.

Named Insured means the persons or organizations named as such in the Declarations and any other person or organization qualifying as a named insured under this policy.

Policy period means the period of time from the effective date and time of this Policy to the date and time of termination as shown in the Policy Declarations, or its earlier cancellation date.

Spouse means any husband or wife or any person qualifying as a domestic partner under any applicable federal, state or local laws or under the **Named Insured's** employee benefit plans.

- IV. Where the phrase "claim or **suit**" appears, it is deleted and replaced with the defined term **claim**.
- V. Any reference to "the Insurer" in this Policy refers to the company providing this insurance.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT****Cancellation / Non-Renewal – New Jersey**

Wherever used in this endorsement: 1) Insurer means "we", "us", "our" or the "Company" as those terms may be defined in the policy; and 2) Named Insured means the first person or entity named on the declarations page; and 3) "Insureds" means all persons or entities afforded coverage under the policy.

Any cancellation, non-renewal or termination provisions in the policy are deleted in their entirety and replaced with the following:

CANCELLATION AND NON-RENEWAL**A. CANCELLATION**

1. The first Named Insured may cancel the policy at any time. To do so, the Named Insured must return the policy to the Insurer or any of its authorized representatives, indicating the effective date of cancellation; or provide a written notice to the Insurer, stating when the cancellation is to be effective.
2. The Insurer may cancel the policy at any time and for any reason within the first sixty (60) days. The Insurer will mail or deliver written notice of cancellation at least ten (10) days prior to the effective of such cancellation if cancellation is for nonpayment or existence of a moral hazard as defined by NJAC 11:1-20.2(f) and thirty (30) days if for any other reason.
3. If the policy has been in effect for sixty (60) days or more, it may be canceled only for one of the following reasons:
 - a. May be canceled for any underwriting reason set forth in our underwriting guidelines which were in effect at the policy inception. The underwriting guidelines must not be arbitrary, capricious or unfairly discriminatory.
 - b. The following text sets forth certain approved reasons for midterm cancellations as approved guidelines. While an Insurer may issue other guidelines, it appears that an Insurer should limit its guidelines for midterm cancellation to those the Department has approved to avoid the possibility that the Department might rescind a cancellation.
 - c. All underwriting reasons or guidelines utilized by the Insurer to cancel or non-renew the policy will be maintained by Insurer in writing and will be available to the Named insured or the Named Insured's lawful representatives upon written request.
 - d. Only those guidelines which are in effect at the inception of the original policy or any renewal thereof, as applicable, may be utilized to cancel during the policy period.
 - e. The following guidelines are approved for use:
 - (1) Non-payment of premium;
 - (2) Moral hazard, which is defined as:
 - (a) The risk, danger or probability that the insured will destroy, or permit to be destroyed, the insured property for the purpose of collecting the insurance proceeds. Any change in the circumstances of an insured that will increase the probability of such a destruction may be considered a "moral hazard;" and
 - (b) The substantial risk, danger or probability that the character, circumstances or personal habits of the insured may increase the possibility of loss or liability which we will be held responsible. Any change in the character or

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 38

Effective Date: 12/23/2019



**CNA PARAMOUNT****Cancellation / Non-Renewal – New Jersey**

circumstances of an individual, corporate, partnership or other insured that will increase probability of such a loss or liability may be considered a "moral hazard."

- (3) Material misrepresentation or non-disclosure of material fact.
- (4) Increased hazard or material change in the risk by the parties at inception of coverage.
- (5) Substantial breaches of policy provisions that materially affect the nature and/or insurability of the risk.
- (6) Lack of cooperation on loss control matters which materially affect insurability.
- (7) Fraudulent acts which materially affects the risk.
- (8) Loss of or reduction in available insurance capacity. This is an acceptable reason for cancellation only if the following exists:
 - (i) an insurance department has declared insured to be financially impaired.
 - (ii) substantial reductions in reinsurance or other changes which prohibit us from providing coverage at the same limits and terms as the existing policy; or
 - (iii) an insurance department has issued an order indicating impaired financial condition of the reinsurer which may adversely affect the reinsurer's ability to meet its obligations.
- (9) Failure of the Insured to comply with any federal, state or local fire, health, safety, building or construction regulation, law or ordinance which substantially increases any hazard insured against. The Insured has sixty (60) days to correct.
- (10) Failure by the Insured to provide reasonable and necessary underwriting information to us upon written request and a reasonable time to respond.
- (11) Agency termination, provided:
 - (i) It is documented that replacement coverage at comparable rates and terms has been provided to the Insured, and the Insured has been informed, in writing of his or her right to continue coverage; or
 - (ii) the Insured has agreed in writing to the cancellation based upon the termination of the agent.

The Insurer will mail notice of cancellation to the Named Insured not more than one hundred and twenty (120) days nor less than sixty (60) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, notice of cancellation will be mailed at least ten (10) days prior to the effective date of such cancellation.

- 4. All notices of cancellation will state the reason for cancellation.
- 5. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
- 6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. PREMIUM REFUND

If this policy is cancelled, the Insurer will send the Named Insured any premium refund due. If the Insurer cancels the refund will be pro rata. If the Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if the Insurer has not made or offered a refund.

CNA62814NJ (9-12)

Page 2 of 3

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 38

Effective Date: 12/23/2019



CNA PARAMOUNT

Cancellation / Non-Renewal – New Jersey

C. NON-RENEWAL

1. The Insurer can non-renew the policy by mailing or delivering written notice to the Named Insured, at the last mailing address known to the Insurer, not more than one hundred and twenty (120) days nor less than sixty (60) days prior to the effective date of non-renewal. The notice will be sent by certified mail or by first class mail, if a date stamped proof of mailing has been obtained from the post office.
2. Like notice of non-renewal will state the actual reason for non-renewal.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

20020000760568728073757



CNA62814NJ (9-12)

Page 3 of 3

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 38

Effective Date: 12/23/2019

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CNA000633

**CNA PARAMOUNT****Amendatory Endorsement – New Jersey**

It is understood and agreed as follows:

- I. The **CONCEALMENT, MISREPRESENTATION AND FRAUD** condition of the **First Party Terms and Conditions** is deleted and replaced with the following:

CONCEALMENT, MISREPRESENTATION AND FRAUD

This entire policy shall be canceled if, whether before or after a loss, the **Named Insured** or designated representatives:

- A. has concealed or misrepresented any material fact or circumstance concerning:
 - 1. this insurance or the subject thereof;
 - 2. the interest of the **Named Insured** therein; or
 - 3. any claim; or
- B. has falsely sworn to any such material fact or circumstance.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

20020000760568728073758



CNA62815NJ (10-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 39

Effective Date: 12/23/2019

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CNA000634

**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	CHURCH 2415 REALITY, LLC
Address:	100 RING ROAD WEST, SUITE 101 GARDEN CITY NY 11050

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 40

Effective Date: 12/23/2019

CNA000635

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20020000760568728073759



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	DeBartolo Construction Services, LLC
Address:	4401 West Kennedy Boulevard - 3rd Floor Tampa FL 33609

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	FedEx Ground Package System, Inc.
Address:	1000 FedEx Drive Moon Township PA 15108

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	The J360 Construction Co LLC
Address:	290 Madison Avenue, 4th Floor New York NY 10017

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 43

Effective Date: 12/23/2019

CNA000638

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20020000760568728073762



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	Alston Construction Company, Inc
Address:	C/O MY COI 1075 BROAD RIPPLE AVE, SUITE 313 INDIANAPOLIS IN 46220

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 44

Effective Date: 12/23/2019

CNA000639

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20020000760568728073763



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	County of Warren Board of Chosen Freeholders
Address:	165 County Route #519 South Belvidere NJ 07823

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	HAMPSHIRE VENTURE PARTNERS, LLC
Address:	22 MAPLE AVENUE MORRISTOWN NJ 07960

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	MORRIS DOREMUS AVENUE ASSOCIATES URBAN RENEWAL, LLC
Address:	350 VETERANS BLVD. RUTHERFORD NJ 07070

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 47

Effective Date: 12/23/2019

CNA000642

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20020000760568728073766



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	MONTANA CONSTRUCTION CORP., INC.
Address:	80 CONTANT AVENUE LODI NJ 07644

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT****Changes - Notice of Cancellation or Material
Restriction Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	HRP ASSOCIATES, INC
Address:	197 SCOTT SWAMP ROAD FARMINGTON CT 06032

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 49

Effective Date: 12/23/2019

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CNA000644

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	The Connell Company
Address:	200 Connell Drive Berkeley Heights NJ 07922

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	Russo Development
Address:	1011 Morris AVE Union NJ 07083

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 51

Effective Date: 12/23/2019

CNA000646

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	NORTHPOINT DEVELOPMENT, LLC
Address:	4825 NW 41ST STREET, SUITE 500 RIVERSIDE MO 64150

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	SUBURBAN CONSULTING ENGINEERS INC
Address:	96 US HIGHWAY 206, SUITE 101 FLANDERS NJ 07836

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 53

Effective Date: 12/23/2019

CNA000648

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20020000760568728073772



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	McFARLAND and JOHNSON
Address:	49 COURT ST BINGHAMTON NY 13901

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 54

Effective Date: 12/23/2019

CNA000649

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20020000760568728073773



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	NEW JERSEY DEPARTMENT OF TRANSPORTATION
Address:	1035 PARKWAY AVENUE P O BOX 600 TRENTON NJ 08625

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 55

Effective Date: 12/23/2019

CNA000650

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20020000760568728073774



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	PETILLO, INC.
Address:	167 FLANDERS NETCONG ROAD FLANDERS NJ 07836

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	TOWN OF MORRISTOWN
Address:	200 SOUTH STREET MORRISTOWN NJ 07960

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	DM AIRPORTS, LTD
Address:	8 AIRPORT RD MORRISTOWN NJ 07960

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	McFARLAND and JOHNSON
Address:	49 COURT ST BINGHAMTON NY 13901

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 59

Effective Date: 12/23/2019

CNA000654

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20020000760568728073778



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	DELTA AIRPORT SOLUTIONS
Address:	3544 N PROGRESS AVE #200 HARRISBURG PA 17110

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	US FEDERAL AVIATION ADMINISTRATION
Address:	135 FASHION DR S ALLENTOWN PA 18109

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT****Calculation of Premium Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART

It is understood and agreed that the following is added:

The premium shown in the Declarations was computed based on rates in effect at the time the policy was issued. On each renewal, continuation, or anniversary of the effective date of this policy, the Insurer will compute the premium in accordance with the Insurer's rates and rules then in effect.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

20020000760568728073781



CNA74726XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 62

Effective Date: 12/23/2019

CNA000657



CNA PARAMOUNT
Bridge Endorsement

It is understood and agreed as follows:

I. Paramount Common Terms and Conditions

Solely with respect to the insurance provided under coverage forms of the Commercial Inland Marine Coverage Part and/or Equipment Breakdown Coverage Part, as indicated in the Declarations:

- A.** Reference to the "Common Policy Conditions" is deleted and replaced with "Common Terms and Conditions."
B. With respect to terms used within the Common Terms and Conditions:
1. The following terms in bold face type will carry the meaning of the modified term set forth below, as defined or described within the applicable coverage form:

BOLDED TERM	MODIFIED TERM
Coverage Part	"Commercial Inland Marine Coverage Part" and "Equipment Breakdown Coverage Part," as applicable
Named Insured	"you," "your," and Named Insured , as applicable

2. **First Named Insured** means the person or organization first listed as a **Named Insured** in the Declarations.
 3. **Policy period** means the period of time from the effective date and time of this policy to the date and time of termination as shown in the Declarations, or its earlier cancellation date.
- C.** The NO SUIT AGAINST INSURER condition within the Common Terms and Conditions is deleted and replaced with the Legal Action Against Us condition applicable to the Commercial Inland Marine Coverage Part and/or Equipment Breakdown Coverage Part.

II. ISO Forms

- A.** If any ISO Properties, Inc. endorsement with a form number prefix of "IL" is attached to this Policy and indicates that it amends one or more of the following forms:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS – BASIC FORM
CAUSES OF LOSS – BROAD FORM
CAUSES OF LOSS – SPECIAL FORM
COMMERCIAL GENERAL LIABILITY COVERAGE PART
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM
EXTRA EXPENSE COVERAGE FORM
COMMERCIAL PROPERTY COVERAGE PART
COMMERCIAL PROPERTY – LEGAL LIABILITY COVERAGE FORM
COMMERCIAL PROPERTY – MORTGAGEHOLDER'S ERRORS AND OMISSIONS COVERAGE FORM
CRIME AND FIDELITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

then such endorsements are hereby amended to delete those form references.

CNA85485XX (05-2016)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 63

Effective Date: 12/23/2019

CNA000658

20020000760568728073782





CNA PARAMOUNT
Bridge Endorsement

- B. Cancellation and Nonrenewal provisions are set forth in the Common Terms and Conditions and related amendatory endorsements. As such, any reference to such conditions within an ISO Properties, Inc. endorsement is deleted in its entirety.
- C. Amendments to any other Common Policy Conditions within an ISO Properties, Inc. form will continue to apply but to the corresponding section of the Common Terms and Conditions. Where the condition title is not the same, the following translations apply:

Common Policy Conditions IL0017 or IL0146	Common Terms and Conditions CNA62642
Examination Of Your Books And Records	Examination of the Insured's Books And Records

III. Inland Marine Form Structure Differences

Solely with respect to the coverage forms of the Commercial Inland Marine Coverage Part:

- A. The Commercial Inland Marine Conditions and various endorsements may use one or more of the following terms which may not be defined with respect to a particular inland marine coverage form. If such is the case, the following translation applies:
- "you" and "your" refer to "named insured," "named insured's" or "named insureds";
 - "we," "us" and "our" refer to "the insurer" or "the insurer's";
 - "Covered Property" refers to **insured property**.
 - "Covered Causes of Loss" refers to **covered perils**.
- B. Coverage Territory, as referenced under the Commercial Inland Marine Conditions, will be either defined or described under Additional Conditions of the coverage forms.
- C. Certain endorsements may reference "Section B. EXCLUSIONS, paragraph 1." when referring to exclusions subject to concurrent causation provisions. Solely with respect to coverage forms included in the commercial inland marine coverage part that do not include this section, such endorsement's reference to "Section B. EXCLUSIONS, paragraph 1." is hereby changed to "EXCLUSIONS section, paragraph A. Excluded Perils Subject to Concurrent Causation Provision."

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT

Asbestos Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE FORM
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM
 RAILROAD PROTECTIVE LIABILITY COVERAGE FORM
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK
 STOP GAP COVERAGE PART

It is understood and agreed that the following exclusion is added:

This insurance does not apply to:

- A. bodily injury, property damage or personal and advertising injury** arising out of the actual, alleged or threatened exposure at any time to **asbestos**; or
- B.** any loss, cost or expense that may be awarded or incurred:
1. by reason of a **claim** for any **bodily injury, property damage or personal and advertising injury** arising out of the actual, alleged or threatened exposure at any time to **asbestos**; or
 2. in complying with a governmental direction or request to test for, monitor, clean up, remove, contain or dispose of **asbestos**.

As used herein, **asbestos** means the mineral in any form whether or not the asbestos was at any time:

- i. airborne as a fiber, particle or dust;
- ii. contained in or formed a part of a product, structure or other real or personal property;
- iii. carried on clothing;
- iv. inhaled or ingested; or
- v. transmitted by any other means.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

20020000760568728073783



CNA PARAMOUNT

Nuclear Energy Liability Exclusion Endorsement (Broad Form)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
STOP GAP LIABILITY COVERAGE PART

It is understood and agreed that the policy is amended as follows:

I. The insurance does not apply:

A. under any Liability Coverage, to **bodily injury or **property damage**:**

1. with respect to which an **Insured** under the policy is also an **Insured** under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an **Insured** under any such policy but for its termination upon exhaustion of its limit of liability; or
2. resulting from the **hazardous properties** of **nuclear material** and with respect to which
 - a. any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or
 - b. the **Insured** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. under any Medical Payments coverage, to expenses incurred with respect to **bodily injury resulting from the **hazardous properties** of **nuclear material** and arising out of the operation of a **nuclear facility** by any person or organization.**

C. under any Liability Coverage, to **bodily injury or **property damage** resulting from **hazardous properties** of **nuclear material**, if:**

1. the **nuclear material**
 - a. is at any **nuclear facility** owned by, or operated by or on behalf of, an **Insured** or
 - b. has been discharged or dispersed therefrom;
2. the **nuclear material** is contained in **spent fuel** or **waste** at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an **Insured**; or
3. the **bodily injury** or **property damage** arises out of the furnishing by an **Insured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any **nuclear facility**, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion 3. applies only to **property damage** to such **nuclear facility** and any property thereat.

II. As used in this endorsement:

Hazardous properties includes radioactive, toxic or explosive properties.

Nuclear material means **source material**, **special nuclear material** or **by-product material**.

Source material, **special nuclear material**, and **by-product material** have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

CNA74727XX (1-15)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 65

Effective Date: 12/23/2019

CNA000661

20020000760568728073784





CNA PARAMOUNT

Nuclear Energy Liability Exclusion Endorsement (Broad Form)

Spent fuel means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a **nuclear reactor**.

Waste means any waste material:

- A. containing by-product material other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its **source material** content, and
- B. resulting from the operation by any person or organization of any **nuclear facility** included under the first two paragraphs of the definition of **nuclear facility**.

Nuclear facility means:

- A. any **nuclear reactor**;
- B. any equipment or device designed or used for
 - 1. separating the isotopes of uranium or plutonium,
 - 2. processing or utilizing **spent fuel**, or
 - 3. handling, processing or packaging **waste**;
- C. any equipment or device used for the processing, fabricating or alloying of **special nuclear material** if at any time the total amount of such material in the custody of the **Insured** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;
- D. any structure, basin, excavation, premises or place prepared or used for the storage or disposal of **waste**;

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

Nuclear reactor means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

Property damage includes all forms of radioactive contamination of property.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT

Cap on Losses from Certified Acts of Terrorism Endorsement

Solely with respect to the following coverage parts:

Business Property
Inland Marine

General Liability
Employee Benefits Liability

It is understood and agreed as follows:

A. Cap on Certified Terrorism Losses

Certified act of terrorism means an act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism pursuant to the Terrorism Risk Insurance Act, as extended and reauthorized (the "Act"). The criteria contained in the Act for a **certified act of terrorism** include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a Calendar year (January 1 through December 31) and the Insurer has met its insurer deductible under the Act, the Insurer shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

B. Application of Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this **coverage part** or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA81503XX (2-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 66

Effective Date: 12/23/2019

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CNA000663

20020000760568728073785



151 N. Franklin St.
Chicago, IL 60606

Policy Number	From	Policy Period	To	Coverage Is Provided By	Agency
C6056872807	12/23/19	12/23/20		Continental Casualty Company	028570886
Named Insured And Address				Agent	
SESI CONSULTING ENGINEERS 12A MAPLE AVE PINE BROOK, NJ 07058-9837				VICTOR INSURANCE MANAGERS INC. STE 1100 2 WISCONSIN CIR CHEVY CHASE, MD 20815	

** PAYMENT PLAN SCHEDULE **

THE BILLING FOR THIS POLICY WILL BE
FORWARDED TO YOU DIRECTLY FROM CNA.

THE PREMIUM AMOUNT FOR THIS TRANSACTION
IS \$17,162.47 .

THIS PREMIUM WILL BE INVOICED BY CNA ON
A SEPARATE STATEMENT ACCORDING TO THE
PAYMENT OPTION YOU SELECT.

ISSUE DATE 01/07/20



CNA000664

20020000760568728073787



END OF COPY

CNA000665

GROUP EXHIBIT G-3



CNA PARAMOUNT

Renewal

Effective Date: 12/23/2020

Insured Name:

SESI CONSULTING ENGINEERS

12A MAPLE AVE

PINE BROOK, NJ 07058-9837

Policy Number: 6056872807

Policy Period: 12/23/2020 – 12/23/2021

Producer's Information:

 USI INSURANCE SERVICES, LLC
 180 PARK AVE 1ST FL

Producer Code: 070108

 FLORHAM PARK, NJ 07932
 (973) 965-3100

CNA Branch Number: 190

CNA Branch Name and Address:

 NEW JERSEY BRANCH.
 184 LIBERTY CORNER RD STE 402

 WARREN, NJ 07054
 (908) 991-4500

Thank you for choosing CNA!

With your CNA Paramount package policy, you have insurance coverage tailored to meet the needs of your modern business. The international network of insurance professionals and the financial strength of CNA, rated "A" by A.M. Best, provide the resources to help you manage the daily risks of your organization so that you may focus on what's most important to you.

Claim Services — There When You Need Us

Claims are reported through a single point of entry available 24/7, connecting you to the individuals and information to help you resume your business when you need it most.

To report a claim, please call 877-CNA-ASAP, fax (800) 953-7389,
 email lossreport@cnaasap.com, or visit www.cna.com/claim.

Risk Control Services — Help Avoid A Claim Before It Occurs

As a CNA policyholder, you have access to certified risk control professionals, risk mitigation programs and online resources to help identify and manage exposures that may disrupt your operation. We collaborate with business leaders to develop customized programs to assist you in safeguarding your assets and improving the bottom line.

To learn how our award-winning Risk Control services can help your business, please call (866) 262-0540, email us at riskcontrolwebinfo@cna.com or visit www.cna.com/riskcontrol.

When it comes to providing the coverage, service and resources paramount to your business success ... **we can show you more.**





CNA PARAMOUNT

Policy Holder Notice – Countrywide

IMPORTANT INFORMATION

NOTICE – OFFER OF TERRORISM COVERAGE NOTICE – DISCLOSURE OF PREMIUM

Solely with respect to the following **coverage parts**:

Business Property
Inland Marine

General Liability
Employee Benefits Liability

THIS NOTICE DOES NOT FORM A PART OF THE POLICY, GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

The **Named Insured** is hereby notified that under the Terrorism Risk Insurance Act, as extended and reauthorized ("Act"), the **Named Insured** has a right to purchase insurance coverage of losses arising out of acts of terrorism, as defined in Section 102(1) of the Act, subject to all applicable policy provisions. The Terrorism Risk Insurance Act established a federal program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks.

This Notice is designed to alert the **Named Insured** to coverage restrictions and to certain terrorism provisions in the policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

CHANGE IN THE DEFINITION OF A CERTIFIED ACT OF TERRORISM

The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. Originally, the Act provided that to be certified, an act of terrorism must cause losses of at least five million dollars and must have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest to coerce the government or population of the United States. However, the 2007 re-authorization of the Act removed the requirement that the act of terrorism must be committed by or on behalf of a foreign interest, and now certified acts of terrorism may encompass, for example, a terrorist act committed against the United States government by a United States citizen, when the act is determined by the federal government to be "a certified act of terrorism."

In accordance with the Act, the Insurer is required to offer the **Named Insured** the ability to purchase coverage for losses resulting from an act of terrorism that is certified under the federal program. The other provisions of this policy, including nuclear, war or military action exclusions, will still apply to such an act.

DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

The Department of the Treasury will pay a share of terrorism losses insured under the federal program. In 2015, the federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention, and shall decrease by 1 percentage point per calendar year until equal to 80%.

LIMITATION ON PAYMENT OF TERRORISM LOSSES

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**CNA PARAMOUNT****Policy Holder Notice – Countrywide**

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Calendar year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

Further, this coverage is subject to a limit on the Insurer's liability pursuant to the federal law where, if aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a Calendar year (January 1 through December 31) and the Insurer has met its insurer deductible under the Act, the Insurer shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. In such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

CONFIRMATION OF ACCEPTANCE OF COVERAGE

In accordance with the Act, the Insurer offered the **Named Insured** coverage for losses resulting from an act of terrorism that is certified under the federal program. This notice confirms that the **Named Insured** has chosen to accept the Insurer's offer of coverage for certified acts of terrorism. The policy's other provisions, including nuclear, war or military action exclusions, will still apply to such an act. The premium charge for terrorism coverage is shown separately on the Declarations.



CNA PARAMOUNT

Policyholder Notice – New Jersey PLIGA Surcharge

IMPORTANT INFORMATION

"PLIGA" SURCHARGE FOR OUR NEW JERSEY COMMERCIAL LINES POLICYHOLDERS

Your policy premium includes a New Jersey Property – Liability Insurance Guaranty Association (PLIGA) surcharge. PLIGA protects consumers from insurance company insolvencies. The cost of this guaranty fund is assessed to all insurance companies in New Jersey; and in compliance with Department of Insurance Order No. A18-105, it is passed along to individual consumers via this surcharge.

The surcharge is 0.60% of your premium for all property/liability coverage except for life insurance, accident and health insurance, workers' compensation insurance, title insurance, annuities, surety bonds, credit insurance, mortgage guaranty insurance, municipal bond coverage, fidelity insurance, investment return assurance, ocean marine insurance, and pet health insurance.

For purposes of this surcharge and in compliance with New Jersey Insurance Department Regulation N.J.S.A. 17:30A-8a (3), the declarations page of this policy is the "premium bill."

If you have questions about the New Jersey – Liability Insurance Guaranty Association or this surcharge, please contact your independent CNA agent.

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**CNA PARAMOUNT****Policy Holder Notice – Countrywide**

IMPORTANT INFORMATION

PREVENT UNEXPECTED PREMIUM CHARGES AT FINAL AUDIT

GENERAL LIABILITY LIMITS WE REQUIRE FOR SUBCONTRACTORS YOU HIRE

Please read this IMPORTANT INFORMATION notice carefully if you hire subcontractors to perform work for you.

Your General Liability insurance premiums may increase substantially at final audit if your subcontractors do not carry the minimum General Liability insurance limits we require as defined below.

To prevent your General Liability insurance premiums from increasing at final audit, your subcontractors must carry a General Liability policy which is written on an occurrence basis and which provides Limits of Insurance as follows:

- \$ 1,000,000 Any One Occurrence (Coverage A)
- 1,000,000 Any One Person or Organization (Coverage B)
- 1,000,000 Products/Completed Operations Aggregate
- 1,000,000 General Aggregate

In certain exception cases, higher Limits of Insurance than those specified above may be required. Your agent will be notified of these exception cases in writing when they exist.

How This Requirement Can Affect Your General Liability Premium at Final Audit

At final premium audit, we will ask you to provide us with Certificates of Insurance for all subcontractors who worked for you during the policy period, to confirm that they carried the General Liability limits of insurance we require, as stated above.

Work you subcontract to other contractors whose General Liability limits of insurance meet the requirements shown above, will be rated on a subcontract cost basis, which is significantly less expensive for you than treating these subcontract costs as ratable payroll (as described below).

Any subcontractor of yours who carries General Liability limits of insurance less than those stated above, and any of your subcontractors for whom we are not provided Certificates of Insurance will be treated as your employees for rating purposes. The associated subcontract costs will be treated as ratable payroll on your policy resulting in an additional premium charge at final audit.

Prevent Unexpected Premium Charges at Final Audit:

Require Evidence Of \$1,000,000 General Liability Limits From All Of Your Subcontractors

To avoid additional premium charges at final audit caused by your subcontract costs being treated as ratable payroll, and to reduce the risk of your General Liability insurance being tapped to cover claims arising out of your subcontractor's work, we urge you to obtain Certificates of Insurance from your subcontractors, prior to their beginning work, evidencing the General Liability limits of insurance stated above. In addition to providing coverage information for their General Liability insurance, these Certificates of Insurance should also provide coverage information for your subcontractor's Automobile, Worker's Compensation, and Umbrella insurance.

Please contact your agent if you have any questions regarding these requirements or if you would like help in determining the adequacy of the insurance carried by any of your subcontractors.

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**CNA PARAMOUNT**

Policy Holder Notice – Countrywide – Premium Basis Used on Liability Schedules

Premium Basis Used on Liability Schedules

This policy includes one or more Liability coverages with associated Schedules of locations, coverages or classifications. When such Schedules display an Exposure amount used to calculate premium, the Exposure amount is often followed by an abbreviation that denotes what the Exposure amount represents (Payroll, Gross Sales, Area, etc.). Such abbreviations are described below.

A = Area	(Per 1,000 Sq. ft.)	GL = Gallons	(Per 1,000 Gallons)
AC = Acres	(Each)	GS = Grandstands/Bleacher	(Each)
AD = Activity Days	(Each)	H = Number of Golf Holes	(Each)
AN = Animals	(Each)	HO = Hoists	(Each)
AP = Airports	(Each)	HQ = Headquarters	(Each)
AT = Attendants	(Each)	K = Kennels	(Each)
AU = Audited Premium	(Last Year of Manufacture - %)	L = Limit	(Limit of Insurance for Coverage)
B = Bodies	(Each)	LD = Locations Days	(Each)
BA = Bales	(Per 1,000 Bales)	LE = Lessees	(Each)
BD = Beds	(Each)	LO = Locations	(Each)
BE = Beaches	(Each)	LR = Lakes/Reservoirs	(Each)
BO = Boats	(Each)	LW = Lawyers	(Each)
C = Total Cost	(Per \$1,000 of Total Cost)	M = Admissions	(Per 1,000 Admissions)
CD = Camper Days	(Each Camper Day)	ME = Members	(Each)
CN = Contestants	(Each)	MH = Model Homes	(Each)
CU = Convention Days	(Each)	MI = Miles	(Each)
CW = Cost of Work	(Per \$1,000 of Total Cost of Work)	NB = Newsboys	(Each)
DB = Drawbridges	(Each)	O = Operators	(Each)
DM = Dams	(Each)	OE = Operating Expenditures	(Per \$1,000 of Operating Expenditures)
DW = Dwellings	(Each)	P = Payroll	(Per \$1,000 of Payroll)
E = Each	(Per Entity Described)	PD = Passenger Days	(Per 1,000 Passenger Days)
EM = Employees	(Each)	PG = Picnic Grounds	(Each)
ES = Solar Energy Systems	(Each)	PP = Parks/Playgrounds	(Each)
ET = Turbines	(Each)	PR = Parades	(Each)
EX = Exhibitions	(Each)	PS = Persons	(Each)
F = Flat Charge	(Flat Premium Charge)	PU = Pupils	(Each)
FG = Fairgrounds	(Each)	R = Receipts	(Per \$1,000 of Receipts)
FM = Faculty Members	(Each)	RG = Registrants	(Each)
FP = Fishing Piers	(Each)	RN = Range	(Each)
G = Graduates	(Each)	RV = Revenue	(Per \$1,000 of Revenue)
GA = Games	(Each)		

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**CNA PARAMOUNT**

Policy Holder Notice – Countrywide – Premium Basis Used on Liability Schedules

S = Gross Sales	(Per \$1,000 of Gross Sales)	SP = Swimming Pools	(Each)
SA = Classification	(Total Class Specific Premium - %)	ST = Stations	(Each)
SB = Sub 336 Premium	(Products & Completed Operations Premium - %)	SU = Sub 334 Premium	(Premises & Operations Premium - %)
SC = Scouts	(Each)	TE = Teams	(Each)
SD = Students	(Each)	TO = Towers	(Each)
SE = Seats	(Each)	U = Unit	(Per Dwelling Unit)
SG = Total GL Premium	(General Liability Premium - %)	VE = Vehicles	(Per 1,000 Vehicles)
SH = Shows	(Each)	VO = Volunteers	(Each)
SL = 334/336 Premium	(Premises & Operations and Products & Completed Operations Premium - %)	WC = WC Premium	(Per 1,000 of Workers' Compensation Premium)
		Z = Zoos	(Each)



CNA PARAMOUNT

Policy Holder Notice — Countrywide

DENOTING DEFINED TERMS

As noted elsewhere in this Policy, terms in **bold face type** have the special meanings assigned to them in pertinent Definitions sections or Glossaries. When applicable, terms in "quotation marks" shall be treated as if they were in bold face type, and shall have the same special meanings described in the pertinent Definitions sections or Glossaries.

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POLICYHOLDER NOTICE

CNA Commercial Insurance
151 N. Franklin St.
Chicago, IL 60606

Regarding Your: CNA Commercial Insurance Coverage

Dear CNA Policyholder:

Ethics and proper business conduct has been the cornerstone of CNA since 1897. While much has changed during the last century, our commitment to these core values has not wavered. We strongly believe that proper business conduct is more than the practice of avoiding wrong; it is also a matter of choosing to do right. Nowhere is this more essential than helping in the fight against terrorism. As such, we are committed to complying with U.S. Department of Treasury Office of Foreign Asset Control (OFAC) requirements.

Through a variety of laws, OFAC administers and enforces economic sanctions against countries and groups of individuals, such as terrorists and narcotics traffickers. These laws prohibit all United States citizens (including corporations and other entities) and permanent residents from engaging in transactions with sanctioned countries and with individuals and entities on the Specially Designated Nationals (SDN) list. Because all U.S. citizens and companies are subject to this law, we wanted to be sure you were aware of its scope and restrictions. If you haven't already done so, you may want to consider discussing this issue with your legal counsel to ensure you are in compliance.

For insurance companies, accepting premium from, issuing a policy to, insuring property of, or making a claim payment to an individual or entity that is the subject of U.S.-imposed economic sanctions or trade embargoes usually are violations of these laws and regulations. Fines for violating OFAC requirements can be substantial. CNA has established an OFAC compliance program part which includes the use of exclusionary policy language. We believe this makes good business sense for CNA and you.

The purpose of this letter is to advise you that your renewal policy includes OFAC exclusionary policy language, which may reduce or eliminate certain coverage. Specifically, if it is determined that your policy violates certain Federal or State laws or regulations, such as the U.S. list of Specially Designated Nationals or Blocked Persons (organizations or individuals associated with terrorist groups) any term or condition of your policy will be null and void to the extent it violates the applicable laws or regulations of the United States.

We're sure you share our commitment to compliance and thank you for your cooperation.

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**CNA PARAMOUNT****Policy Declarations**

Policy Issued by:	Name: CONTINENTAL CASUALTY COMPANY Address: 151 N Franklin CHICAGO, IL 60606	Policy Number: 6056872807 Renewal of: 6056872807
Producer's Information:	Name: USI INSURANCE SERVICES, LLC Address: 180 PARK AVE 1ST FL FLORHAM PARK, NJ 07932	Producer Code: 070108
1. Named Insured and mailing address:	Name: SESI CONSULTING ENGINEERS Address: 12A MAPLE AVE PINE BROOK, NJ 07058-9837	
2. Coverage Parts:	The coverage parts attached to and forming part of this Policy <u>Business Property</u> <u>Inland Marine</u> <u>General Liability</u> <u>Employee Benefits Liability</u>	
3. Policy Period:	Effective date from: <u>12/23/2020</u> to <u>12/23/2021</u> At 12:01 A.M. Standard Time at your mailing address shown above	
4. Limits of Insurance and Deductibles:	See Coverage Part Declarations	
5. Premium, Surcharges, Taxes and Fees at Issuance:	See Coverage Part Declarations for Coverage Part Premium, surcharges, taxes and fees Total Premium and applicable taxes, surcharges and fees \$19,187.43	



CNA PARAMOUNT

Policy Declarations

6. Forms and
Endorsements
Attached to this
Policy at
Issuance:

See Schedule of Forms and Endorsements

These Declarations, along with any attached forms and endorsements shall constitute the contract between the **Insureds** and the Insurer.

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

I. CNA PARAMOUNT**A. Policyholder Notices**

Endm't Number	Form Title	Form Number	Form Edition
	Policy Holder Notice - Countrywide	CNA62820XX	02-15
	Policyholder Notice - New Jersey PLIGA Surcharge	CNA62848NJ	02-20
	Policy Holder Notice - Countrywide	CNA74722XX	01-15
	Policy Holder Notice - Countrywide - Premium Basis Used on Liability Schedules	CNA75144XX	04-15
	Policy Holder Notice - Countrywide	CNA89319XX	06-17
	IMP INF Economic And Trade Sanctions Condition	G145041A	05-03

B. Policy Terms & Conditions

	Policy Declarations	CNA62639XX	09-12
	Schedule of Forms and Endorsements	CNA62640XX	09-12
	Common Terms and Conditions	CNA62642XX	10-15

II. POLICY COVERAGE PARTS**A. First Party Terms & Conditions**

	First Party Glossary of Defined Terms	CNA62641XX	10-15
	First Party Terms and Conditions	CNA62647XX	10-15

B. Business Property

	Business Property Coverage Part Declarations	CNA62643XX	09-12
	Business Property Schedule of Coverages and Limits	CNA62645XX	10-15
	Business Property Schedule of Locations	CNA62644XX	10-15
1	Loss Payee or Mortgagee Schedule	CNA62728XX	10-15
	Business Property Coverage Part	CNA62648XX	10-15
2	Equipment Breakdown Exclusion Endorsement	CNA81067XX	10-15

D. Inland Marine

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
	Inland Marine Coverage Part Declarations	G55232	01-97
	Valuable Papers and Records Schedule	G55231C	07-88
	Commercial Inland Marine Conditions	CM0001	09-04
	Valuable Papers and Records Coverage Form	CM0067	03-10
	Loss Payable Provision	G15028A	08-89

F. General Liability

	General Liability Coverage Part Declarations	CNA74694XX	01-15
	Additional Declarations - General Liability Schedule of Locations and Coverages	CNA75126XX	01-15
	Commercial General Liability Coverage Part	CG0001	04-13
3	Architects, Engineers and Surveyors General Liability Extension Endorsement	CNA74858XX	01-15
4	General Aggregate Limit - Designated Projects Endorsement	CNA74826XX	01-15
5	Coverage for Liability for Hazards of Lead without Sublimit Endorsement - New Jersey	CNA74942NJ	01-15
6	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
7	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
8	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
9	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
10	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
11	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
12	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
13	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
14	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
15	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
16	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
17	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
18	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
19	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization	CG 20 10	07-04

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
	Endorsement		
20	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
21	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
22	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
23	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
24	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
25	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
26	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
27	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
28	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
29	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
30	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
31	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
32	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
33	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
34	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
35	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
36	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
37	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
38	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
39	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
40	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
41	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
42	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
43	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
44	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
45	Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization	CG 20 10	12-19
46	Additional Insured - Owners, Lessees or Contractors -Completed Operations	CG 20 37	12-19
47	Additional Insured - Charitable Institutions Endorsement	CNA74691XX	01-15
48	Blanket Additional Insured - Owners, Lessees or Contractors - with Products-Completed Operations Coverage Endorsement	CNA75079XX	10-16
49	Pollution Exclusion Amendatory Endorsement	CNA74843XX	01-15
50	Primary and Noncontributory - Other Insurance Condition Endorsement	CNA74987XX	01-15
51	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
52	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
53	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
54	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
55	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
56	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
57	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
58	Fungi / Mold / Mildew / Yeast / Microbe Exclusion Endorsement	CNA74708XX	01-15

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
59	Designated Professional Services Exclusion Endorsement	CNA74754XX	01-15
60	Employment-Related Practices Exclusion Endorsement	CNA74761XX	01-15
61	Testing or Consulting Errors and Omissions Exclusion Endorsement	CNA74775XX	01-15
62	Construction Wrap-Up Program Exclusion Endorsement	CNA74863XX	01-15
63	Engineers, Architects or Surveyors Professional Liability Exclusion Endorsement	CNA74980XX	01-15
64	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - with Limited Bodily Injury Exception Endorsement	CNA75089XX	01-15
65	Waiver of Governmental Immunity - Port Authority of New York and New Jersey Endorsement	CNA75105XX	01-15
66	Amendment - Infringement of Copyright, Patent, Trademark Trade Secret or Other Intellectual Property Rights or Laws Endorsement	CNA75116XX	01-15

G. Employee Benefits Liability

	Employee Benefits Liability Coverage Part Declarations	CNA74693XX	01-15
	Additional Declarations - Employee Benefits Liability Schedule of Locations and Coverages	CNA75133XX	01-15
	Employee Benefits Liability Coverage Part - Occurrence	CNA74721XX	01-15
67	Employee Benefits Liability - Amended Definition of Executive Officer Endorsement	CNA86269XX	10-16

III. POLICY ENDORSEMENTS

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
68	Amendment to Policy Declarations- Named Insured Endorsement	CNA62700XX	09-12
	Economic And Trade Sanctions Condition	G144291A	03-03
	New Jersey Changes	IL0111	11-03
69	Broad Named Insured Endorsement	CNA75108XX	01-15
70	Bridge Endorsement	CNA62646XX	01-15
71	Cancellation / Non-Renewal - New Jersey	CNA62814NJ	09-12
72	Amendatory Endorsement - New Jersey	CNA62815NJ	10-15
73	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
74	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
75	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
76	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
77	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
78	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
79	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
80	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
81	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
82	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
83	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
84	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
85	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
86	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
87	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
88	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
89	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
90	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
91	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
92	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
93	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
94	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
95	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
96	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15



**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
97	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
98	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
99	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
100	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
101	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
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103	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
104	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
105	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
106	Calculation of Premium Endorsement	CNA74726XX	01-15
107	Bridge Endorsement	CNA85485XX	05-16
108	Asbestos Exclusion Endorsement	CNA74719XX	01-15
109	Nuclear Energy Liability Exclusion Endorsement (Broad Form)	CNA74727XX	01-15
110	Cap on Losses from Certified Acts of Terrorism Endorsement	CNA81503XX	02-15



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Common Terms and Conditions

The Insurer and the **Named Insured**, in consideration of the payment of the premium and in reliance upon all statements made in the application furnished to the Insurer designated in the **Policy Declarations**, a stock insurance corporation, hereafter called the "Insurer," agree as follows. Terms in bold face type have special meaning as set forth in any applicable **First Party Glossary of Defined Terms** or the applicable **coverage parts** of this Policy. All headings are also in bold, whether or not they contain defined terms. See **Section XVI, HEADINGS** below.

I. ASSIGNMENT OF INTEREST

Assignment of interest under this Policy shall not bind the Insurer unless its consent is endorsed to this Policy except in the case of death of a natural person **Named Insured**.

II. BANKRUPTCY

Bankruptcy or insolvency of any **Named Insured** or of the **Named Insured's** estate shall not relieve the Insurer of any of its obligations hereunder.

III. CANCELLATION/NONRENEWAL**A. Insurer's Right to Cancel**

The Insurer may cancel this policy by providing to the **First Named Insured** written notice of such cancellation stating when, not less than 10 days thereafter, such cancellation shall be effective if such cancellation is due to non-payment of premium. If cancellation is due to any other reason, such notice shall be provided not less than 60 days thereafter.

B. Named Insured's Right to Cancel

The **First Named Insured** may cancel this Policy by providing the Insurer written notice stating when thereafter such cancellation shall be effective. The mailing or delivery of such notice shall be sufficient.

C. Premium Refund

If this policy is cancelled, the Insurer will send the **First Named Insured** any premium refund due. If the Insurer cancels, the refund will be pro rata. If the **First Named Insured** cancels, the refund may be less than pro rata. The cancellation will be effective even if the Insurer has not made or offered a refund.

D. Nonrenewal

If the Insurer decides not to offer any renewal terms for this Policy, the Insurer shall provide written notice to the **Named Insured** at least 60 days prior to the Policy expiration date. The notice shall include the reason for such non-renewal.

E. Notices

If any notice required under this Section is mailed, proof of mailing will be sufficient proof of notice.

IV. CHANGES

Notice to or knowledge possessed by any agent or other person acting on behalf of the Insurer shall not effect a waiver or a change in any part of this Policy or stop the Insurer from asserting any right under the provisions of this Policy, nor shall the provisions be waived or changed except by written endorsement issued to form a part of this Policy.

V. CONFORMITY TO STATUTE

Terms of these conditions or any **coverage part** that are in conflict with the statutes of the state in which this policy is issued are hereby amended to conform to such statutes.

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CNA PARAMOUNT

Common Terms and Conditions

VI. COORDINATION AMONG COVERAGE PARTS

Subject always to the applicable Limit of Liability, should two or more **coverage parts** apply to the same loss, the Insurer will not pay more than the **Named Insured's** actual loss.

VII. COVERAGE PART TERMS AND CONDITIONS

The terms and conditions of each **coverage part** apply only to that **coverage part** and shall not apply to any other **coverage part**. If any provision in the **Common Terms and Conditions** is inconsistent or in conflict with the terms and conditions of any **coverage part**, the terms and conditions of such **coverage part** shall control for purposes of that **coverage part**.

VIII. CURRENCY

All premiums, limits, deductibles and other amounts stated or payable under this Policy are expressed and payable in the currency of the United States of America. If any payments due under this Policy are stated or incurred in a currency other than United States of America dollars, payment under this Policy will be made in United States of America dollars, at the rate of exchange published in The Wall Street Journal on the date the Insurer's obligation to pay such amount is established (or, if not published on such date, the next publication date of The Wall Street Journal).

IX. ENTIRE AGREEMENT

The **Named Insureds** agree that this Policy constitutes the entire contract existing between them and the Insurer or any of its agents relating to this insurance.

X. EXAMINATION OF THE INSURED'S BOOKS AND RECORDS

The Insurer may examine and audit any **Named Insured's** books and records as they relate to this Policy at any time during the **policy period** and up to 3 years afterward.

XI. INSPECTIONS AND SURVEYS

The Insurer has the right but not the obligation to:

- A. make inspections and surveys at any time;
- B. provide reports on the conditions it finds;
- C. recommend changes; or
- D. conduct loss control and prevention activity.

Any inspections, surveys, reports, or recommendations relate only to insurability and the premiums to be charged.

The Insurer does not:

- 1. make safety inspections;
- 2. undertake to perform the duty of any entity to provide for the health or safety of workers or the public;
- 3. warrant that conditions are safe or healthful or comply with laws, regulations, codes or standards.

XII. LIBERALIZATION

If the Insurer adopts any revision that would broaden the coverage under this Policy without additional premium within 60 days prior to or during the **policy period**, the broadened coverage will immediately apply to this Policy.



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Common Terms and Conditions

XIII. NAMED INSURED AUTHORIZATION AND NOTICES

The **First Named Insured** agrees that it will act on behalf of all **Named Insureds** with respect to the giving of all notices to the Insurer, the receipt of notices from the Insurer, the payment of the premiums, the receipt of any return premiums that may become due under this Policy, and the acceptance of endorsements.

Any notices required under the **CANCELLATION / NON-RENEWAL** sections of this Policy shall be provided to the **First Named Insured** at the last known address and to its insurance agent or broker. If notice is mailed, proof of mailing will be sufficient proof of notice.

XIV. NO SUIT AGAINST INSURER

A. No suit shall be brought under this Policy by anyone other than the **Named Insured**. The **Named Insured** may not bring any such suit, action or legal proceeding unless, as a condition precedent, there shall have been full compliance with all the provisions of this Policy and:

1. with respect to any property **coverage part**, the action is brought within 3 years after the date on which the loss or damage occurred or, with respect to any crime coverage, the date the loss was **discovered**;
2. with respect to any third party **coverage part**, the amount of the **Named Insured's** obligation to pay shall have been finally determined either by final and nonappealable judgment against the **Named Insured** after trial or by written agreement of the **Named Insured**, the claimant and the Insurer.

However, if any law prohibits such time limitation then the limitation is amended to equal the minimum time limitation required by such law.

B. No person or organization shall have any right under this Policy to join the Insurer as a party to any suit against the **Named Insured** to determine the **Named Insured's** liability, nor shall the Insurer be impleaded by the **Named Insured** or their legal representatives in any such suit.

XV. TRADE AND ECONOMIC SANCTIONS

This Policy does not provide coverage for any **Named Insured**, transactions, or any loss that is uninsurable under the laws or regulations of the United States concerning trade or economic sanctions.

XVI. HEADINGS

The descriptions in the headings of this Policy are solely for convenience, and form no part of the terms and conditions of coverage.

IN WITNESS WHEREOF, the Insurer has caused this Policy to be signed by its Chairman and Secretary at Chicago, Illinois, but the same shall not be binding upon the Insurer unless countersigned by a duly authorized representative of the Insurer.

Chairman

Secretary





CNA PARAMOUNT

First Party Glossary of Defined Terms

This **First Party Glossary of Defined Terms** applies to the **Business Property Coverage Part** and the **Business Crime Coverage Part**, as applicable, and their associated forms and endorsements. For purposes of this Policy, words in **bold**, whether expressed in the singular or the plural, have the meaning shown below.

Act or Decision

Act or decision means any act or decision, whether intentional or negligent, including the failure to act or decide, of any person, group, organization or governmental body which creates or allows a result which is unexpected, inadequate, defective, faulty or otherwise unsuitable for the intended purpose.

Actual Cash Value

Actual cash value means the **replacement cost** with deduction for depreciation, deterioration and obsolescence which amount is computed as of the time and at the place of loss or damage.

Alteration

Alteration means the material modification of an **original document** by a person acting without authority and with the intent to deceive. **Alteration** does not include the electronic or manual insertion of any personal identification code, including personal identification numbers or password or a **counterfeit**.

Banking Premises

Banking premises means the interior of that portion of any **building** occupied by a **financial institution**.

Bonus Payment

Bonus payment means the unamortized amount, other than rent or security, which the **Named Insured** paid to acquire the **Named Insured's** lease and that will not be refunded to the **Named Insured**.

Building

Building means a building or structure, including completed additions, additions under construction and alterations and repairs to such building or structure that the **Named Insured** owns, occupies or is legally or contractually required to insure.

Business Income

Business income means **net income**, including **rental value**, plus **continuing operating expenses**. **Business income** does not include **research and development business income**.

Client

Client means a third party for whom the **Named Insured** performs specified professional services for a fee.

Computer Fraud

Computer fraud means **theft of money, securities and other property** following and directly related to the use of any computer to fraudulently cause a transfer of that property to a person who is not an **employee** or to an account of any **financial institution** not controlled by the **Named Insured**.

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First Party Glossary of Defined Terms

Contaminants or Pollutants

Contaminants or pollutants mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

Continuing Operating Expenses

Continuing operating expenses means:

- A. the **Named Insured's** normal operating expenses including any reasonable and necessary payroll; plus
- B. charges that are the unsatisfied legal obligation of the **Named Insured's** tenants and for which the **Named Insured** is now obligated.

Continuing operating expenses does not include **extra expense**, expediting expense or **research and development project continuing expenses**.

Counterfeit

Counterfeit means a **written** imitation of an actual valid **original document** that is intended to deceive and to be taken as the **original document**.

Coverage Part

Coverage part means the **Business Property Coverage Part** and **Business Crime Coverage Part**, as applicable.

Coverage Territory

Coverage territory means the United States of America, its territories or possessions, Canada, or Puerto Rico. **Coverage territory** does not include any waterborne shipment to or from Alaska, Puerto Rico, Hawaii or territories or possessions of the United States of America.

Covered Equipment

Covered equipment means any boiler, fired or unfired vessel, refrigerating or air conditioning system, piping and its accessory equipment, and any mechanical or electrical machine or apparatus used for the generation, transmission, or utilization of mechanical or electrical power.

Covered Instruments

Covered instruments means **written** checks, drafts, promissory notes or similar **written** promises, orders or directions to pay a sum certain in **money**, and also includes **written** instruments required in conjunction with any credit, debit or charge card issued to the **Named Insured** or to any **employee** for business purposes, or issued to any proprietor, partner, **member** or officer of the **Named Insured** for personal use.

Covered Peril

Covered peril means a fortuitous cause or event, not otherwise excluded, which occurs during this **policy period**.

Covered peril does not include:

1. a fortuitous cause or event, whether or not excluded, which actually occurred prior to the **policy period**, regardless of the date on which it first becomes manifest or is first discovered; or
2. damage from unknown causes or events.



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First Party Glossary of Defined Terms

Covered Property

Covered property means the property that is insured for loss or damage under the **Business Property Coverage Part** or endorsements.

Denial of Service Attack

Denial of service attack means an attack executed over one or more networks or the internet, which attack is designed and intended to disrupt the operation of one or more networks and render the networks inaccessible to authorized users.

Dependent Property

Dependent property means a premises that is operated by others on whom the **Named Insured** depends to:

- A. deliver materials or services to the **Named Insured** or to others for the **Named Insured's** account;
- B. accept the **Named Insured's** products or services;
- C. manufacture products for delivery to the **Named Insured's** customers under contract of sale; or
- D. attract customers to the **Named Insured's** business.

The **dependent property** includes the area associated with that address in which the occupant of the above premises is legally entitled to conduct business activities and includes the area extending 1,000 feet beyond that address.

Dependent property does not include:

- 1. any premises operated by others on whom the **Named Insured** depends to deliver any:
 - a. power, communications or other utility services;
 - b. internet access or internet services; or
 - c. data management, network management, software management or cloud computing and storage services; or
- 2. any premises within any country in which the United States government has imposed sanctions, embargoes or similar prohibitions.

Discover or Discovered

Discover or **discovered** means the earlier of the time when the **Named Insured** first:

- A. becomes aware of facts which would cause a reasonable person to assume that a covered loss did or will happen, regardless of when the act that may cause or contribute to such loss occurred, even though the exact amount or details of loss may not be known; or
- B. receives notice of an actual or potential claim in which it is alleged that the **Named Insured** is liable to a third party under circumstances that, if true, would constitute a covered loss.

Earth Movement

Earth movement means earthquake or other seismic activity (including but not limited to underground magma activity), the abrupt rising, sinking or shifting of earth (naturally occurring or man-made) or mine subsidence. However, **earth movement** does not include landslide, avalanche, tsunami, **sinkhole collapse** or **volcanic eruption**.

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Electronic Data Processing Equipment

Electronic data processing equipment means:

- A. a network of electronic components capable of accepting information and processing it according to a plan and which exists primarily to generate information in tangible form or on electronic media, including climate control and fire protective equipment used solely in connection with data processing operations;
- B. telephone equipment; and
- C. facsimile equipment.

Electronic data processing equipment does not include any equipment which:

- 1. are **stock**; or
- 2. exist primarily to control or operate machinery or equipment to produce **goods in process** or **finished stock**.

Electronic Data Processing Equipment Leasehold Values

Electronic data processing equipment leasehold values means the present value of the difference between the:

- A. actual periodic lease payments for **electronic data processing equipment** that has incurred direct physical loss or damage and for which the **Named Insured** remains liable during the unexpired term of the lease; and
- B. periodic payment for the replacement of **electronic data processing equipment** due under the new lease, for each remaining month of the term of the lease.

Electronic Infection

Electronic infection means the transmission of a computer virus.

Electronic Vandalism

Electronic vandalism means the willful or malicious alteration, manipulation or destruction of **media**, **electronic data processing equipment**, **research and development project property** and **records of accounts receivable** due to **system penetration**, **electronic infection** or a **denial of service attack**, including such acts committed by an employee (including leased and temporary employees).

Employee

Employee means:

- A. any natural person:
 - 1. while in the **Named Insured's** service (and for 60 days after termination of service);
 - 2. whom the **Named Insured** compensates directly by salary, wages, or commissions; and
 - 3. whom the **Named Insured** has the right to direct and control while performing services for the **Named Insured**;
- B. any natural person who is furnished to the **Named Insured**:
 - 1. to substitute for a permanent employee on leave; or
 - 2. to meet seasonal or short-term workload conditions,

while that person is subject to the **Named Insured's** direction and control and performing services for the **Named Insured**, excluding, however, any such person while having care and custody of the **Named Insured's** property outside the **premises**;



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- C. any natural person leased to the **Named Insured**, under an agreement between the **Named Insured** and a labor leasing firm, while that person is subject to the **Named Insured's** direction and control and performing services for the **Named Insured**;
- D. any non-compensated natural person:
 - 1. other than one who is a fund solicitor, while performing services for the **Named Insured** that are usual to the duties of an employee or officer; or
 - 2. while acting as a fund solicitor during fund raising campaigns; or
- E. solely with respect to an **employee benefit plan**, any natural person who is required to be bonded by the Employee Retirement Income Security Act of 1974 (ERISA), any amendments thereto and any regulations promulgated thereunder.

Other than with respect to an **employee benefit plan**, **employee** does not include any:

- 1. agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character; or
- 2. **manager, member**, partner, proprietor, director or trustee, but solely to the extent he or she is acting in his or her capacity as such.

Employee Benefit Plan

Employee benefit plan means an employee welfare benefit plan or an employee pension benefit plan as more fully set forth in Title 1, Section 3 of the Employee Retirement Income Security Act of 1974 (ERISA) and any amendments thereto and which is solely sponsored by the **Named Insured**.

Employee Theft

Employee theft means **theft** committed by an **employee** to the deprivation of the **Named Insured** or an **employee benefit plan**, whether identified or not, acting alone or in collusion with others. Solely with respect to an **employee benefit plan**, **employee theft** means all acts of fraud or dishonesty required to be bonded against by the Employee Retirement Income Security Act of 1974 (ERISA), any amendments thereto and any regulations promulgated thereunder.

Employee theft also includes **forgery** of such property by an **employee**.

Equipment Breakdown Peril

Equipment breakdown peril means:

- A. Artificially generated electrical current, including electrical arcing, that injures or disturbs electrical devices wiring or equipment.
- B. Explosion, rupture or bursting of steam boilers, steam pipes, steam engines, steam turbines, gas turbines or apparatus attached to and forming a part thereof, when owned, operated or controlled by the **Named Insured**, except for the explosion of accumulated gases or fuel within the furnace of any fired vessel, other than gas turbines, or within the flues or passages through which the products of combustion pass.
- C. Any condition or event inside steam boilers, steam pipes, steam engines, steam turbines, gas turbines or apparatus attached to and forming a part thereof, when owned, operated or controlled by the **Named Insured**; except for explosion of accumulated gases or fuel within the furnace of any fired vessel, other than gas turbines, or within the flues or passages through which the gases of combustion pass.
- D. Any condition or event, other than an explosion, inside hot water boilers, other water heating equipment, engines other than steam engines or pressure vessels when owned, operated or controlled by the **Named Insured**.
- E. Mechanical or machinery breakdown, including rupture or bursting caused by centrifugal force, of property owned, operated or controlled by the **Named Insured**.





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Executive Officer

Executive officer means any natural person partner, member, officer, manager (of a limited liability company), director or trustee of the **Named Insured**.

Extra Expense

Extra expense means actual reasonable and necessary operating expenses the **Named Insured** incurs during the **period of restoration** that would not have been necessary to incur if there had been no direct physical loss of or damage to property, provided such expenses are incurred:

- A. to avoid or minimize the suspension or delay of **operations** and to continue such **operations** which have been affected by the direct physical loss or damage to the property; or
- B. in an attempt to minimize the **period of restoration**.

Extra expense does not include:

- 1. **research and development project continuing expenses** or **continuing operating expenses**;
- 2. costs incurred to purchase **merchandise** as a replacement for the **Named Insured's finished stock**;
- 3. costs to repair or replace any property, or research or restore **media** or **records of accounts receivable**; or
- 4. amounts incurred on financing or investment activity conducted for the **Named Insured's** account.

Financial Institution

Financial institution means:

- A. a banking, savings or thrift institution, credit union or similar depository institution; or
- B. a stock brokerage firm, mutual fund, liquid assets fund or similar investment institution where the **Named Insured** maintains an account.

However, **financial institution** does not include check cashers, currency exchangers or money remittance firms.

Fine Arts

Fine arts means paintings, etchings, pictures, tapestries, art glass windows, valuable rugs, statuary, marbles, bronzes, antiques, porcelains, rare books, manuscripts, and similar property of rarity, historical value or artistic merit.

Finished Stock

Finished stock means **manufactured goods** that are in a completed state and ready for packing, shipment, installation or sale. However, **finished stock** does not include **manufactured goods** that are held for sale at a **location** of any retail outlet.

First Named Insured

First Named Insured means the person or entity first named in Item 1 of the Policy Declarations.

Fixtures

Fixtures means:

- A. indoor or outdoor property fixed or attached to a **building**, including permanently installed machinery and equipment; or
- B. glass (including all lettering and ornamentation) forming part of the **building**.



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Flood

Flood means a general and temporary condition of partial or complete inundation of normally dry land areas from:

- A. the overflow, or the expansion beyond normal boundaries, of inland or tidal waters, including natural or man-made lakes, reservoirs, ponds, brooks, rivers, streams, harbors, oceans or any other body of water or watercourse;
 - B. waves, tides or tidal waves including tsunamis;
- or their spray, all whether driven by wind or not, including storm surge.

Forgery

Forgery means the signing of the name of another person or organization with intent to deceive. **Forgery** does not include:

- A. a signature which consists in whole or in part of one's own name signed with or without authority, in any capacity for any purpose;
- B. the electronic or manual insertion of any personal identification code, including personal identification numbers or passwords; or
- C. counterfeit.

Funds Transfer Fraud

Funds transfer fraud means **theft of money** and **securities** following and directly related to the use of fraudulent **written** or verbal instructions which are purported to have been made by the **Named Insured**, which causes an electronic transfer of **money** or **securities** from a **financial institution** to:

- A. an account at a **financial institution** not controlled by the **Named Insured**; or
- B. a person other than an **employee**.

Fungi

Fungi means any form of fungus, including but not limited to, yeast, mold, mildew, rust, smut or mushroom, and including any spores, mycotoxins, odors, or any other substances, products, or byproducts produced by, released by, or arising out of the current or past presence of fungi. **Fungi** does not include any fungi intended by the **Named Insured** for consumption.

Goods In Process

Goods in process mean **raw stock** which has undergone any aging, seasoning, mechanical or other process of manufacture but which has not become **finished stock**.

Green Insured Property

Green insured property means **insured property** created, built or constructed following the practice of creating **buildings** or materials or using processes that incorporate one or more of the following practices and are certified as such by a government organization or a nationally or internationally recognized building industry organization or governmental agency, such as the U.S. Green Building Council (LEED certification), ECD Energy, Environment Canada (Green Globes) or the U.S. Department of Energy:

- A. Energy Efficiency, including steps implemented to obtain an ENERGY STAR label for a **building** at a **location** or **reported unspecified location**, as well as use of ENERGY STAR or equivalently rated materials, lighting systems, HVAC equipment, appliances or electronic products (if current like kind and quality replacement is not ENERGY STAR rated).

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- B. Water Efficiency, including use of water efficient processes and wastewater technologies, as well as use of alternative water or indoor plumbing systems that reduce water usage from any plumbing fixture.
- C. Materials Efficiency, including use of sustainable and environmentally preferable construction materials, materials management and re-cycling programs.
- D. Environmental Quality, including reduction of the quantity of indoor air contaminants by use of low-emitting products or materials.

Green insured property does not include **stock**, processing water, molds and dies, property in the open, **personal property of others** or **personal property of executive officers or employees**.

Gross Leasehold Interest

Gross leasehold interest means the difference between the:

- A. the current monthly rental value at the market rate of the **location** or the **reported unspecified location** the **Named Insured** has leased on the date the direct physical loss or damage occurred; and
- B. the actual monthly rent the **Named Insured** currently pays, including taxes, insurance, janitorial or other services or fees that the **Named Insured** pays as part of the rent and other monthly assessments.

Installation Location

Installation location means a premises that is not owned, leased or operated by the **Named Insured** at which **installation property** is or will be installed, constructed or serviced.

Installation Property

Installation property means **personal property** that has or will become a permanent part of an installation, construction, or service project being performed for others by the **Named Insured**, or on the **Named Insured's** behalf.

Insured Property

Insured property means **real property** and **personal property**.

Location

Location means each of the locations specified in the **Business Property Schedule of Locations** or scheduled in any endorsement to this Policy and includes:

- A. the area associated with that address in which the **Named Insured** is legally entitled to conduct business activities; and
- B. the area extending 1,000 feet beyond that address.

Manager

Manager means any natural person manager or **member**.

Manufactured Goods

Manufactured goods means goods manufactured at a premises:

- A. the **Named Insured** owns or operates; or
- B. that the **Named Insured** does not own or operate, provided the **Named Insured**:
 1. contracted for the goods to be manufactured exclusively for the **Named Insured**; and



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2. the **Named Insured** is the owner or licensee of the design, patent, trademark or copyright for the goods.

Market Value

Market value means the price that property might be expected to realize if offered for sale in a fair market.

Media

Media means recorded information in any format which is an existing original or which can be duplicated or replaced by purchasing an existing duplicate that is for sale, and including any material upon which it is inscribed, printed, written or recorded, owned by the **Named Insured** or owned by others in the **Named Insured's** care, custody or control.

Media does not include **money, securities, stock, fine arts, records of accounts receivable or research and development project property.**

Member

Member means any person serving on the Board of Managers or equivalent executive of a **Named Insured** that is a limited liability company.

Merchandise

Merchandise means:

- A. goods held for sale or installation by the **Named Insured** which are not **manufactured goods**; or
- B. **manufactured goods** which are completed and ready for packing, shipment, installation or sale at a **location** of any retail outlet.

Messenger

Messenger means any of the **Named Insured's** natural person **members**, proprietors, partners, **executive officers** or **employees** who are duly authorized by the **Named Insured** to have care and custody of the property outside the premises.

Microbes

Microbes means any:

- A. non-fungal microorganism;
- B. non-fungal, colony-form organism;
- C. virus; or
- D. bacteria.

Microbe includes any spores, mycotoxins, odors, or any other substances, products, or byproducts produced by, released by, or arising out of the current or past presence of **microbes**.

Mobile Computing Device

Mobile computing device means cellular phones, laptop computers and other personal hand-held electronic devices, including accessories for such portable computing devices used in the **Named Insured's** business that are owned by the **Named Insured, executive officers** or employees (including leased or temporary employees).

Mobile computing device does not include any of these devices while rented or leased to others or **stock**.

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Money

Money means:

- A. currency, coins and bank notes in current use and having a face value; and
- B. travelers checks, register checks and money orders held for sale to the public.

Monthly Leasehold Interest

Monthly leasehold interest means the original costs the **Named Insured** paid for **bonus payments** and **prepaid rent**, divided by the number of months left in the **Named Insured's** lease at the time of the expenditure.

Mudslide or Mudflow

Mudslide or mudflow means a river of liquid and flowing mud on the surface of normally dry land areas as when earth is carried by a current of water and deposited along the path of the current.

Named Insured

Named Insured means the persons or entities named as such on the **Business Crime Coverage Part**, **Business Property Coverage Part** or Policy Declarations.

For **insured property** that is the subject of a Contract of Sale, **Named Insured** includes the Contract of Sale Loss Payee.

Named Storm

Named storm means a tropical storm system that is declared to be named by the National Hurricane Center, World Meteorological Organization or any similar organization, agency or body responsible for naming such weather systems, including tropical storm spawned tornados or microbursts.

The named tropical storm begins when such organization, agency or body officially declares the storm system as a named tropical storm and ends when that organization, agency or body officially declares the named tropical storm:

- A. permanently downgraded to a tropical depression;
- B. reclassified as a Post Tropical Cyclone and the maximum sustained surface wind speed (using U.S. 1-minute average) is 33 kt (38 mph or 62 km/hr) or less; or
- C. reclassified as an Extra Tropical Cyclone and the maximum sustained surface wind speed (using U.S. 1-minute average) is 33 kt (38 mph or 62 km/hr) or less.

Net Income

Net Income means net profit or loss that would likely have been earned or incurred before taxes. **Net income** does not include any profit that would likely have been earned as a result of an increase in the business transactions due to favorable business conditions caused by the impact of the **covered peril** in the vicinity of such **covered peril**.

Net Leasehold Interest

Net leasehold interest means the net present value of the **gross leasehold interest** for each remaining month of the term of the lease, discounted at the Prime Rate on the date the direct physical loss or damage occurs, rounded to the nearest dollar.



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Newly Acquired Location

Newly acquired location means a fixed premises the **Named Insured** owns, leases, rents or controls. The premises becomes a **newly acquired location** on the later of:

- A. the date the **Named Insured** obtains possession or control of the premises; or
- B. the date the **real property, personal property, fine arts, records of accounts receivable** or **media** for which the **Named Insured** has an insurable interest is placed at the premises.

Newly acquired location does not include:

- 1. a **location**;
- 2. an **unspecified location**;
- 3. a **reported unspecified location**;
- 4. an **installation location**; or
- 5. a fair, trade show or exhibition.

Occurrence

Occurrence means one event or a series of related events that contribute concurrently to or contribute in any sequence to physical loss of or damage to property. However, with respect to:

- A. the **equipment breakdown peril, occurrence** means all equipment breakdowns that manifest themselves at the same time and are the result of the same cause, regardless of the number of **locations** or **reported unspecified locations** or other premises involved.
- B. a **named storm, occurrence** means each **named storm**. If a **named storm** is downgraded to a tropical depression, such tropical depression shall be considered a separate **occurrence**.
- C. **theft, occurrence** means all loss sustained by the **Named Insured** caused by:
 - 1. any single act or series of related acts;
 - 2. any act or acts involving one person, or a group of persons acting together; or
 - 3. an act or event, or a series of related acts or events, not involving any identifiable person.
- D. **volcanic eruption, occurrence** means all volcanic eruptions, explosions or effusions that occur within any 168 hour period.
- E. **Employee Theft Coverage** or **Employee Theft of Client Property Coverage, occurrence** means:
 - 1. any single act;
 - 2. the combined total of all separate acts whether or not related; or
 - 3. a series of acts whether or not related,

committed by an **employee**, acting alone or in collusion with other persons, or any group of **employees** acting together, even if in collusion with other persons, during the **policy period**, before the **policy period** or both, subject to the **Loss Sustained During Prior Policy** Condition under the **BUSINESS CRIME COVERAGE CONDITIONS** in the **First Party Terms and Conditions**.
- F. **Forgery or Alteration Coverage, occurrence** means:
 - 1. any single act;
 - 2. the combined total of all separate acts whether or not related; or
 - 3. a series of acts whether or not related,

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committed by any one person acting alone or in collusion with others, or in which any such person is implicated, involving one or more instruments, during this **policy period**, before this **policy period** or both, subject to the **Loss Sustained During Prior Policy** condition under the **BUSINESS CRIME COVERAGE CONDITIONS** in the **First Party Terms and Conditions**.

G. Money and Securities Coverage or any other coverage provided under the **Business Crime Coverage Part**, **occurrence** means:

1. any single act, or series of related acts;
2. the combined total of all separate acts whether or not related; or
3. a series of acts whether or not related,

committed by any one person acting alone or in collusion with others, or not committed by any identifiable person, during the **policy period**, before the **policy period** or both, subject to the **Loss Sustained During Prior Policy** Condition under the **BUSINESS CRIME COVERAGE CONDITIONS** in the **First Party Terms and Conditions**.

H. Utility Supply Failure Coverage, occurrence means one event or a series of related events that contribute concurrently to or contribute in any sequence to physical loss of or damage to property, regardless of the number of **locations** or **reported unspecified locations** or the number of utility service providers or utility service properties involved in the same event.

Operations

Operations means the **Named Insured's** business activities occurring at the covered premises prior to the time and date of the loss or damage, including the **Named Insured's** activities as a lessor.

Operations does not include business activities as part of research and development projects.

Original Document

Original document means:

- A.** the first rendering or archetype and does not include photocopies or electronic transmissions even if received and printed; or
- B.** for the purposes of Forgery or Alteration Coverage only, a "substitute check", as defined in the Check Clearing for 21st Century Act.

Other Property

Other property means any tangible property other than **money** and **securities** that has intrinsic value.

Other property does not include any property listed in the **Business Crime Coverage Part** as specifically not covered.

Outdoor Trees, Shrubs, Plants or Lawns

Outdoor trees, shrubs, plants or lawns mean trees, shrubs, plants or lawns the **Named Insured** owns that are located outside.

Outdoor trees, shrubs, plants or lawns does not include growing crops, standing timber, **stock** or trees, shrubs, plants, grass or lawns that are part of a vegetated roof.

Period of Restoration

A. Period of restoration means the period of time that begins with:

1. the time and date that the physical loss or damage that causes **suspension of operations** occurs; or



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2. the date **operations** would have begun if such loss or damage delays the start of **operations** and such loss or damage is to any of the following:
 - a. **buildings** whether complete or under construction;
 - b. alterations or additions to existing **buildings**;
 - c. machinery, equipment, supplies or materials that are:
 - (1) used in such construction, alterations or additions;
 - (2) incidental to the occupancy of the area intended for construction, alteration or addition; or
 - (3) incidental to the alteration of the occupancy of an existing **building**.
- B. If the **Named Insured** resumes **operations**, with reasonable speed, the **period of restoration** ends on the earlier of:
 1. the date when the premises where the loss or damage occurred could have been physically capable of resuming the level of **operations** which existed prior to the loss or damage; or
 2. the date when a new permanent premises is physically capable of resuming the level of **operations** which existed prior to the loss or damage, if business is resumed at a new permanent premises.
- C. If the **Named Insured** does not resume **operations**, or does not resume **operations** with reasonable speed, whether at a **location, reported unspecified location** or elsewhere, the **period of restoration** will end on the date when the premises where the loss or damage occurred could have been restored to the physical size, construction, configuration and material specifications which existed at the time of loss or damage, with no consideration for any increased period of time:
 1. which would have been required to make changes in order to repair or reconstruct the property or tear down undamaged parts of the property, to meet the minimum requirements of an ordinance or law; or
 2. which would have been necessary to make the premises physically capable of resuming the level of **operation** which existed prior to the loss or damage after the completion of repairs or replacement.
- D. With respect to **Dependent Property Time Element Coverage** under the **OFF-SITE COVERAGE** section in the **Business Property Coverage Part**, **period of restoration** means the period of time that:
 1. begins on the date the physical loss of or damage to property at a **dependent property** occurs; and
 2. ends on the date when the property at that **dependent property** should be repaired or replaced with reasonable speed and similar quality.
- E. With respect to **research and development business income**, the **period of restoration** means the period of time that begins with the time and date of the physical loss of or damage to **research and development project property** that causes **suspension** of the **Named Insured's** research and development project and ends on the earlier of:
 1. the date such **research and development project property** could be recreated or restored with reasonable speed and similar quality to the condition that existed at the time of loss or damage; or
 2. 365 days immediately following the date the physical loss of or damage to such **research and development project property** occurred.
- F. No **period of restoration** will be cut short by the expiration of the Policy.

Personal Property

Personal property means:

- A. all property, other than **real property**, owned by the **Named Insured** and used in the **Named Insured's** business, including furniture, fixtures, machinery, **electronic data processing equipment** and **stock**;
- B. glass in **buildings** which, as a tenant, the **Named Insured** has a contractual responsibility to insure;
- C. the **Named Insured's** outdoor signs, antennas and towers and fences;
- D. **personal property of others**;





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- E. **personal property of executive officers or employees;**
- F. property, other than **real property**, the **Named Insured** leases for use in its business and for which the **Named Insured** has a contractual responsibility to insure, unless otherwise provided for under **personal property of others;**
- G. the value of labor, materials or services furnished or arranged by the **Named Insured** on **personal property of others;**
- H. the **Named Insured's** interest in **tenant's improvements and betterments;**
- I. power or communication generation or transmission equipment, including transmission and distribution lines of any type, owned, operated, controlled by or leased by the **Named Insured;** or
- J. vehicles or self-propelled machines (including autos, aircraft or watercraft) that:
 1. the **Named Insured** manufactures, processes or warehouses or holds for sale that are licensed for use on public roads while at a **location** or **reported unspecified location;**
 2. the **Named Insured** manufactures, processes or warehouses or holds for sale that are not licensed for use on public roads while at a **location** or **reported unspecified location;**
 3. are unpowered watercraft owned by the **Named Insured** while out of the water at a **location** or **reported unspecified location;** or
 4. are trailers owned by the **Named Insured** that are not licensed for use on public roads while at a **location** or **reported unspecified location.**

Personal property does not include **property not covered.**

Personal Property of Executive Officers or Employees

Personal property of executive officers or employees means personal property that is owned by **executive officers** or the **Named Insured's** employees (including leased or temporary employees) and that is usual to the occupancy of the **building.**

Personal Property of Others

Personal property of others means personal property that is not owned by the **Named Insured** but is in the **Named Insured's** care, custody or control.

Personal property of others does not include **personal property of executive officers or employees.**

Policy Period

Policy period means the period of time shown on the Policy Declarations, beginning on the effective date and time and ending on the expiration date and time, or the Policy's earlier cancellation date.

Policy Premium

Policy premium means the original premium and the fully annualized amount of any additional premiums, charged by the Insurer for coverage provided during the **policy period.**

Prearranged Transfer

Prearranged transfer means an electronic transfer of **money** or **securities** which is part of a regular or scheduled series of electronic transfers, authorized by **written** agreement, to a designated **financial institution** specifying:

- A. the amount of **money** or **securities** to be transferred; and
- B. account number to be credited.



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Premises

Premises means:

- A. the interior of that portion of any building the **Named Insured** occupies in conducting the **Named Insured's** business;
- B. with respect only to damage to **other property**, the exterior of that portion of any building the **Named Insured** occupies in conducting the **Named Insured's** business; or
- C. with respect only to the **Employee Theft of Client Property While on Client Premises Coverage** under the **Business Crime Coverage Part**, the interior of that portion of any building a **client** occupies in conducting the **client's** business or the interior of a **client's** owned, leased or rented residence.

Prepaid Rent

Prepaid rent means that unamortized portion of any amount of advance rent the **Named Insured** paid based on the percentage of the unexpired portion of the lease that remains at the time of physical loss or damage.

Prepaid rent does not include the customary rent for a rental period or any amount refunded to the **Named Insured**.

Property Not Covered

Property not covered means:

- A. animals unless:
 - 1. owned by others and boarded by the **Named Insured**, or
 - 2. owned by the **Named Insured** as **stock**, other than **research animals**, while inside of a **building** at a **location** or **reported unspecified location**;
- B. bulkheads, pilings, piers, wharves or docks;
- C. contraband, or property in the course of illegal transportation or trade;
- D. **fine arts, money, securities, records of accounts receivable, media** or **research and development project property**;
- E. vehicles or self-propelled machines (including autos, aircraft or watercraft) that are:
 - 1. licensed for use on public roads; or
 - 2. operated principally away from the **location** or **reported unspecified location**, except to the extent included in Paragraph **J.** of the **personal property** definition;
- F. land, naturally occurring water, air, growing crops and standing timber;
- G. **outdoor trees, shrubs, plants or lawns**;
- H. dams, dikes or retaining walls;
- I. underground mines, mine shafts, caverns, open pits or quarries; or
- J. any property which the **Named Insured** has covered under any other Policy in which such property is more specifically described, except for the excess of the amount due under such other coverage, whether collectible or not.

Qualifying Period

Qualifying period means the continuous period of time which must pass before the applicable coverage begins.

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Raw Stock

Raw stock means material in the state in which the **Named Insured** acquired it for conversion into **finished stock**.

Real Property

Real property means:

- A. **buildings** and temporary or appurtenant structures of such **buildings**;
- B. **fixtures**;
- C. **personal property** that is used to maintain or service the **buildings**, **locations** or **reported unspecified locations**;
- D. the **Named Insured's** indoor and outdoor signs;
- E. materials, equipment, supplies and temporary **buildings** used for making additions, alterations or repairs to any such **building**;
- F. paved or concrete surfaces owned by the **Named Insured**;
- G. **building** foundations; or
- F. underground pipes, flues and drains owned by the **Named Insured**.

Real property does not include **property not covered**.

Records of Accounts Receivable

Records of accounts receivable means accounting records used by the **Named Insured** to document the billing and collection of **money** due from the **Named Insured's** customers, regardless of what medium those records are inscribed, printed, written or recorded upon.

Records of accounts receivable includes:

- A. **money** due the **Named Insured** from its customers that the **Named Insured** is unable to collect after exerting all reasonable effort to do so;
- B. interest charges on any loan required to offset amounts the **Named Insured** is unable to collect pending the Insurer's payment of these amounts; and
- C. collection expenses in excess of the **Named Insured's** normal collection expenses that are made necessary by such loss or damage,

resulting from the direct physical loss of or damage to **records of accounts receivable**.

Rental Value

Rental value means that portion of **net income** that would have been earned or incurred as rental income from tenant occupancy of a **location** or **reported unspecified location** as furnished and equipped by the **Named Insured**, including fair rental value of any portion of the **location** or **reported unspecified location** which is occupied by the **Named Insured**.

Replacement Cost

Replacement cost means the cost to repair or replace **covered property** at the time of direct physical loss or damage with property of comparable material and quality on the same or another site, and used for the same purpose, without deduction for depreciation, deterioration, and obsolescence which amount is computed as of the time and at the place of such loss or damage. If property of the same kind and quality is no longer available, the Insurer will pay to replace it with other property of similar quality and function, including property of greater processing capacity.



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Replacement cost valuation for **insured property** includes the cost the **Named Insured** paid for non-refundable or non-transferable extended warranties, maintenance contracts or service contracts which are still in force at the time of loss or damage and are no longer valid as a result of loss of or damage to such **insured property**.

Reported Unspecified Location

Reported unspecified location means fixed premises that has been identified on a schedule submitted by the **Named Insured** and on file with the Insurer, including:

- A. the address of the premises and includes that area extending 1000 feet beyond that address;
- B. an identification of the **insured property**, **business income** or **extra expense**; and
- C. the value of such identified **insured property**, **business income** or **extra expense**.

If the **Named Insured** is a tenant, for purposes of **time element coverage**, **reported unspecified locations** includes that portion of the premises not rented, or intended to be rented, to others.

Reported unspecified location does not include:

- 1. a **location**;
- 2. an **unspecified location**;
- 3. a fair, trade show or exhibition;
- 4. an **installation location**; or
- 5. a **dependent property** with respect to loss or damage covered by any **time element coverage**.

Research Animals

Research animals means laboratory animals used in the **Named Insured's** research and development project or bred for sale to other medical technology or life science entities.

Research and Development Business Income

Research and development business income means:

- A. **net income** that would have been earned or incurred had no loss or damage resulting in an interruption in the **Named Insured's** research and development project occurred, including **net income** resulting from:
 - 1. lost or delayed pre-sale orders from new or current customers for a new product or an improved current product, whose entry into the marketplace is delayed because these products were the subject of lost or damaged **research and development project property**; or
 - 2. grants, endowments and any other contract revenues, licensing fees, consulting fees, funding grants and progress payments, including milestone contracts; plus
- B. **research and development project continuing expenses**.

However, **research and development business income** does not include any amount that is otherwise payable under this **Business Property Coverage Part** or that does not necessarily continue during the interruption in the research and development project.

Research and Development Project Continuing Expenses

Research and development project continuing expenses means the **Named Insured's** normal **continuing operating expenses** that are directly attributable to research and development projects, including any reasonable and necessary payroll expenses, rental payments as a tenant and factory overhead.

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Research and Development Project Property

Research and development project property means the **Named Insured's**:

- A. written, printed, electronic or inscribed documents, plans, records, formulas or other information, including any material upon which it is inscribed, printed, written or recorded;
- B. original or experimental property;
- C. existing prototypes used as the model for the final version of a new product or design; or
- D. undamaged property that needs to be recreated, restored or replaced due to covered loss of or damage to property in Paragraphs **A.**, **B.** or **C.**,

developed or used in conjunction with any ongoing and active research and development project.

Research and development project property does not include **research animals**, **media**, plants or crops or **fine arts**.

Robbery

Robbery means the unlawful taking of specified property from the care and custody of any person by one who has:

- A. caused or threatened to cause that person bodily harm; or
- B. committed an unlawful act witnessed by that person.

Safe Burglary

Safe burglary means the unlawful taking of:

- A. property from within a locked safe or vault by a person unlawfully entering the safe or vault as evidenced by marks of forcible entry upon its exterior; or
- B. a safe or vault from inside the **premises**.

Securities

Securities means negotiable and non-negotiable instruments or contracts representing either **money** or representing other tangible property that has intrinsic value, including:

- A. tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; or
- B. evidences of debt issued in connection with credit, debit or charge cards, which cards are not issued by the **Named Insured**.

Securities does not include **money**.

Sinkhole Collapse

Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite provided such cavities were not man made or did not result from **flood**.

Specified Peril

Specified peril means:

- A. aircraft or vehicles;
- B. explosion, fire or leakage from fire extinguishing equipment;
- C. lightning, smoke, **volcanic eruption**, **water damage**, weight of snow, ice or sleet;



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- D. windstorm or hail;
- E. riot, civil commotion or vandalism or **theft**;
- F. falling objects, excluding loss or damage to:
 - 1. **personal property** in the open; or
 - 2. the interior of a **building**, or property inside a **building**, unless the roof or an outside wall of the **building** is first damaged by a falling object;
- G. **sinkhole collapse**;
- H. solely with respect to **personal property** in the course of transit, **specified peril** also includes:
 - 1. vehicle collision upset or overturn; or
 - 2. sinking or stranding of a vessel, or collapse of a bridge, culvert, dock or wharf; or
- I. **equipment breakdown peril**, excluding loss of or damage to **insured property** caused by the discharge, dispersal, release or escape of refrigerants, including ammonia.

Stock

Stock means **raw stock, goods in process, finished stock or merchandise**, including packing or shipping materials and including software incorporated into such **finished stock or merchandise**.

Sublease Profit

Sublease profit means the net profit the **Named Insured** earns through subleasing the **building** or portion of the **building** that the **Named Insured** rents for the unexpired term of the cancelled lease or sublease, whichever would expire first. This amount is discounted based on the Prime Rate on the date the direct physical loss or damage occurs, rounded to the nearest whole number.

Suspended Equipment

Suspended equipment means **covered equipment**, provided the Insurer has complied with the requirements described in the **SUSPENDED EQUIPMENT** Condition in the **First Party Terms and Conditions**.

Suspension

Suspension means:

- A. the slowdown or cessation of the **Named Insured's** business activities; or
- B. that a part or all of the covered premises is rendered untenable.

System Penetration

System penetration means the intentional and malicious use of a computer to obtain unauthorized access to information and resources stored on **electronic data processing equipment**.

Tenant's Improvements and Betterments

Tenant's improvements and betterments means **fixtures**, glass, signs, alterations, installations or additions:

- A. made a part of a **building** the **Named Insured** occupies as a tenant but does not own;
- B. made or acquired at the **Named Insured's** expense exclusive of rent paid by the **Named Insured** or for which the **Named Insured** is legally required by written contract to insure; and
- C. that the **Named Insured** cannot legally remove.

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Tenant's Lease Interest

Tenant's lease interest means the difference between:

- A. the actual rent due for the unexpired portion of the cancelled lease at the time of covered loss or damage; and
- B. the rent due under the new lease for the same time period.

Theft

Theft means the unlawful taking of property.

Time Element Coverage

Time element coverage means **business income**, **research and development business income** or **extra expense** to the extent these apply under this **Business Property Coverage Part**.

Transfer Agreement

Transfer agreement means a **written** agreement with any **financial institution** authorized to transfer **money** and **securities** at the **Named Insured's** request.

Unspecified Location

Unspecified location means:

- A. a premises not listed in the **Business Property Schedule of Locations**; or
- B. a fair, trade show or exhibition.

An **unspecified location** does not include:

- 1. a **location**;
- 2. a **newly acquired location**;
- 3. a **reported unspecified location**;
- 4. an **installation location**; or
- 5. a **dependent property** with respect to loss or damage covered by any **time element coverage**.

Volcanic Eruption

Volcanic eruption means the eruption, explosion or effusion of a volcano that gives rise to physical loss or damage when such loss or damage is caused by:

- A. airborne volcanic blast or airborne shock waves;
- B. ash, dust or particulate matter; or
- C. lava flow.

Water Damage

Water damage means:

- A. the discharge or leakage of domestic or process water or steam from:
 - 1. water pipes and any other apparatus meant to carry or distribute water including, but not limited to, hoses and tubes and fire protection sprinkler system piping;



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2. appliances; or

3. mechanical systems; or

B. the overflow, discharge or leakage of water from bathroom, kitchen and laundry fixtures and faucets, within a **building**.

Written

Written means expressed through letters or marks placed upon paper and visible to the naked eye.

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First Party Terms and Conditions

These **First Party Terms and Conditions** apply to the **Business Property Coverage Part**, the **Business Crime Coverage Part**, as applicable, and their associated forms and endorsements.

I. ABANDONMENT

There can be no abandonment of any **covered property** to the Insurer unless the Insurer specifically agrees to such abandonment in writing.

II. APPRAISAL

If the **Named Insured** and the Insurer fail to agree on the amount of loss for physical damage or **business income** or **extra expense**, either may make a written demand for appraisal in which case within 30 days of that written demand each shall select an appraiser and shall notify the other of its chosen appraiser. This **APPRAISAL** Condition is not available to the **Named Insured** or the Insurer if there is a dispute as to whether the loss or damage was caused in whole or in part by a **covered peril**. This **APPRAISAL** Condition is not available if there is a dispute as to whether or not the loss is covered in whole or in part under this **coverage part**.

An individual may be chosen as an appraiser for a claim only if such individual is a competent, independent and disinterested person and who has no direct or indirect financial interest in the loss or the adjustment of the claim. That appraiser cannot be:

- A. the **Named Insured** or any of the **Named Insured's** employees or agents (including any public adjuster or public adjusting company hired by the **Named Insured**);
- B. employed by the Insurer; or
- C. an independent adjuster hired by the Insurer for such claim.

The appraisers will first select a competent, independent and disinterested umpire. If the appraisers fail to agree upon an umpire within 30 days then, only on the joint request of the **Named Insured** and the Insurer to a court of competent jurisdiction where the loss occurred, the **Named Insured** and the Insurer may request that the court select or appoint a competent, independent and disinterested umpire.

If the **Named Insured** and the Insurer fail to agree to submit a joint request to a court of competent authority, either may file the necessary documents in a court of competent jurisdiction where the loss occurred to compel the other to comply with the terms of this **APPRAISAL** provision.

The appraisers will then appraise, within a reasonable amount of time, the amount of loss, stating separately, as applicable:

- 1. the **actual cash value** or **replacement cost** as of the date of loss and the amount of loss, for each item of physical loss or damage; and
- 2. the amount of loss for each **time element coverage**.

If the appraisers fail to agree, they will submit their differences to the umpire. An award agreed to in writing by any two will determine the amount of loss and that award will be binding on both parties but such appraisal award will not determine whether the loss is covered. Any appraisal award addressing whether or not a loss is or is not covered is void and is not binding on either party to the appraisal.

The **Named Insured** and the Insurer will each:

- a. pay its chosen appraiser; and
- b. bear equally the other expenses of the appraisal and umpire.

A demand for appraisal shall not relieve the **Named Insured** of its continuing obligation to comply with all of the terms and conditions of this Policy.



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The Insurer will not be held to have waived any of its rights by any act relating to an appraisal. If there is an appraisal, the Insurer will still retain its right to deny the claim or challenge whether the damages from any loss are covered or otherwise excluded.

The **Named Insured** may only make a written demand for appraisal if the **Named Insured** has fully complied with all provisions of this Policy.

III. COMPLIANCE

No one may make a claim under the **Business Property Coverage Part** unless:

- A. there has been full compliance with all of the provisions of the **Business Property Coverage Part**; and
- B. the claim for coverage is brought within 2 years and 1 day after the date on which the direct physical loss or damage occurred.

IV. CONCEALMENT, MISREPRESENTATION AND FRAUD

This entire Policy shall be void if, whether before or after a loss, the **Named Insured** or designated representative:

- A. has concealed or misrepresented any material fact or circumstance concerning:
 - 1. this insurance or the subject thereof;
 - 2. the interest of the **Named Insured** therein; or
 - 3. any claim; or
- B. has falsely sworn to any such material fact or circumstance.

V. CONTROL OF PROPERTY

Any act or neglect by any person, other than a **Named Insured** designated representative, of any provision of these conditions or the **Business Property Coverage Part**, will not affect coverage. Breach of any condition of coverage at one or more **locations** or **reported unspecified locations** will not affect coverage at any other **building** where, at the time of loss or damage, the breach of condition did not exist.

VI. DUTIES AFTER LOSS OR DAMAGE

In the event of loss or damage, the **Named Insured** shall do the following:

- A. Take all necessary steps to protect the property from further loss or damage.
- B. Set aside the damaged **insured property** for examination by the Insurer as often as may be required and keep a record of its expenses necessary to protect **insured property**.
- C. As soon as practical, give written notice to the Insurer, or its designated representative, of the event giving rise to the loss or damage, including the date and time of such event, what occurred and the names and addresses of witnesses.
- D. Within 60 days after being requested by the Insurer, render to the Insurer a detailed, sworn proof of loss on a form provided by the Insurer;
- E. As often as may be reasonably required, exhibit to any person designated by the Insurer all that remains of any damaged or undamaged property and permit the Insurer to take samples of such property for inspection and analysis.
- F. Submit individually to examinations under oath at the Insurer's request and, if requested and identified by the Insurer, make its designated representatives, including, but not limited to, public adjusters, claims consultants,

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forensic accountants or other third parties providing claims related services, submit to examinations under oath, and give the Insurer a signed statement of each individual's answers.

- G. As may be reasonably required, produce for examination at the request of the Insurer all books of account, business records, bills, invoices and other vouchers, or certified copies thereof if originals have been lost, at such reasonable time and place as may be designated by the Insurer or its authorized representative, and permit extracts and copies thereof to be made.
- H. Cooperate with the Insurer in the investigation of any claim.
- I. Notify law enforcement authorities, if the **Named Insured** has reason to believe that any loss or damage involves a violation of law.

VII. LOSS PAYMENT

- A. Unless otherwise specified in this Policy, in the event of covered loss or damage to **covered property**, at the Insurer's option, the Insurer will either:
 - 1. pay the amount of loss or damage;
 - 2. pay the cost of repairing or replacing such **covered property**;
 - 3. take all or any part of the **covered property** at an agreed or appraised value; or
 - 4. repair or replace the **covered property** with other property of like kind and quality.
- B. If the Insurer elects to exercise option **A.3.** above with respect to any branded or labeled **merchandise** or **finished stock**, the **Named Insured** may:
 - 1. Stamp salvage on their **merchandise** or **finished stock**, or its containers, if the stamp will not physically damage the **merchandise** or **finished stock**; or
 - 2. Remove the brands or labels, if doing so will not physically damage the **merchandise** or **finished stock**. The **Named Insured** must re-label the **merchandise** or **finished stock** or its containers, to comply with the law.
- C. The Insurer will determine the value of such **covered property**, or the cost of its repair or replacement, in accordance with the **VALUATION** Condition.
- D. The Insurer will not pay more than the **Named Insured's** financial interest in the **covered property**.
- E. The Insurer, at the Insurer's expense, may elect to defend the **Named Insured** against suits arising from claims of owners of **covered property**.
- F. If the **Named Insured** has complied with all of the terms and conditions of this Policy, the Insurer will pay amounts due hereunder within 60 days after it receives an acceptable sworn proof of loss provided that the Insurer and **Named Insured** have reached agreement on the amount of loss or damage or an appraisal award has been made. Such payments will be made to the **First Named Insured**, subject to the **LOSS PAYEES AND MORTGAGEES** Condition below. However, the payment for loss or damage to **personal property of others** may be to the account of the owner of the property.

Covered **Debris Removal Costs and Expenses** and **Debris Removal – Additional Costs and Expenses** in the **Fees, Costs and Expenses Coverages** provision under the **LOCATION COVERAGES** section of the **Business Property Coverage Part** will be paid by the Insurer provided all such costs are reported to the Insurer in writing within 180 days of the **occurrence**.



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VIII. LOSS PAYEES AND MORTGAGEES

A. Loss Payees

If there is loss of or damage to **insured property**, in which the **Named Insured** and any Loss Payee, whether or not named in the **Schedule of Loss Payees or Mortgagees**, have an insurable interest:

1. the Insurer will adjust losses with the **Named Insured**, and
2. make payments jointly to the **Named Insured** and such Loss Payee, in their order of precedence, in accordance with the Loss Payee's financial interest in the applicable property.

If the Insurer pays such Loss Payee, such payments will satisfy the **Named Insured's** claims against the Insurer for that Loss Payee's property. The Insurer will not pay such owners more than their financial interest in the **insured property**.

B. Lender Loss Payees and Mortgagees

1. As used in this Section:
 - a. a Lender Loss Payee is any creditor who is shown on the **Schedule of Loss Payees or Mortgagees** as a Lender Loss Payee and whose interest in **insured property** is established by a written instrument including warehouse receipts, bills of lading, financing statements or security agreements;
 - b. a Mortgagee is any mortgagee or trustee who is shown on the **Schedule of Loss Payees or Mortgagees** as a Mortgagee with respect to the **real property** for which the mortgagee or trustee is named.
2. The Insurer will pay for covered loss or damage to each specified Lender Loss Payee or Mortgagee, in order of precedence, in accordance with the Lender Loss Payee's or Mortgagee's financial interest in the applicable property.
3. Each Lender Loss Payee and Mortgagee has the right to receive loss payment, even though:
 - a. the Insurer denied the **Named Insured's** claim because the **Named Insured** failed to comply with the terms of this Policy; or
 - b. such Lender Loss Payee or Mortgagee has started foreclosure or similar action on the **insured property**, provided such loss payee:
 - i. pays any premium due under this **Business Property Coverage Part** at the Insurer's request if the **Named Insured** has failed to do so;
 - ii. submits a signed, sworn proof of loss in accordance with the requirements of this Policy; and
 - iii. has notified us of any change in ownership, or substantial change in risk known to such Lender Loss Payee or Mortgagee.

If these requirements are met, all of the terms of this **Business Property Coverage Part** will then apply directly to such Lender Loss Payee or Mortgagee.

4. With respect to any Lender Loss Payees or Mortgagees:
 - a. The Insurer may cancel this Policy, including the interest of any Lender Loss Payee or Mortgagee, by giving such Lender Loss Payee or Mortgagee, or its agent, written notice:
 - i. 10 days prior to the effective date of cancellation, if cancellation is for nonpayment of premium; or
 - ii. 60 days prior to effective date of cancellation, if cancellation is for any other reason.

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- b. If a loss hereunder is made payable, in whole or in part, to a designated Lender Loss Payee or Mortgagee not named in this Policy, that interest may be cancelled by giving to such loss payee 10 days written notice of cancellation.
- c. If the Insurer pays the Lender Loss Payee or Mortgagee for loss under this **Business Property Coverage Part**, and denies payment to the **Named Insured**, the Insurer will, to the extent of the payment made to such Lender Loss Payee or Mortgagee, be subrogated to all the rights of the Lender Loss Payee or Mortgagee. However, any subrogation by the Insurer will not impair the right of such Lender Loss Payee or Mortgagee to recover the full amount of its claim. At the Insurer's option, the Insurer may pay the whole principal of the **Named Insured's** debt plus accrued interests. In this event, the **Named Insured** will pay its remaining debt to the Insurer.
- d. If the **Named Insured** fails to provide proof of loss, the Lender Loss Payee or Mortgagee, upon notice, will render proof of loss within 60 days of notice and will be subject to the provisions contained in this **First Party Terms and Conditions** and **Common Terms and Conditions** relating to **APPRAISAL, LOSS PAYMENT** and **NO SUIT AGAINST INSURER**.

C. Mortgagee Loss Payee

With respect to any Mortgagee as defined above, the interest of the Mortgagee in **real property** will not be invalidated by:

- 1. any act or neglect of the mortgagor or owner of the **real property**;
- 2. foreclosures, notice of sale, or similar proceeding with respect to the **real property**;
- 3. change in the title or ownership of the **real property**; or
- 4. change to an occupancy more hazardous than was represented by the **Named Insured**.

D. Contract of Sale Loss Payee

A Contract of Sale Loss Payee is a person or entity who is shown on the **Schedule of Loss Payees or Mortgagees** and with whom the **Named Insured** has entered a contract for the sale of **insured property**; provided that for such **insured property** in which both the **Named Insured** and such Contract of Sale Loss Payee have an insurable interest, the Insurer will:

- 1. adjust losses with the **Named Insured**; and
- 2. pay any claim for loss or damage jointly to the **Named Insured** and such Contract of Sale Loss Payee, as interests may appear.

E. Building Owner Loss Payee

- 1. A Building Owner Loss Payee is the person or entity who is shown on the **Schedule of Loss Payees or Mortgagees** and is the owner of the described **building** in which the **Named Insured** is a tenant.
- 2. Loss or damage to such **building** will be adjusted with such Building Owner Loss Payee. Any loss payment made to such Building Owner Loss Payee will satisfy the **Named Insured's** claims against the Insurer for such Building Owner Loss Payee property.
- 3. Loss or damage to **tenant's improvements and betterments** will be adjusted with the **Named Insured** unless the written lease agreement provides otherwise.

IX. NO BENEFIT TO BAILEE

This insurance shall in no way inure directly or indirectly to the benefit of any transportation carrier or bailee.



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X. OTHER INSURANCE

- A. If the **Named Insured** has other insurance covering the same loss or damage, the Insurer will pay on the least of the following amounts:
1. any Limit of Insurance applicable to the **covered property** that has sustained such loss or damage;
 2. the amount of covered loss or damage in excess of the amount due from that other insurance, whether the **Named Insured** can collect on it or not, without application of deductible amounts contained elsewhere in this **coverage part**; or
 3. the amount the Insurer would have paid had such other insurance not existed.
- B. Paragraph A. above does not apply to other insurance that is purchased as insurance in excess of the Limit of Insurance under this **coverage part**.

XI. POLICY PERIOD/COVERAGE TERRITORY

The Insurer will cover loss or damage commencing during the **policy period** of this Policy and within the **coverage territory** unless otherwise specified.

XII. RECOVERED PROPERTY

If either the **Named Insured** or Insurer recover any property after loss settlement, that party must give the other prompt notice. At the **Named Insured's** option, the property (other than **money** or **securities**) will be returned to the **Named Insured**. The **Named Insured** must then return to the Insurer the amount it paid to the **Named Insured** for the **covered property**. The Insurer will pay recovery expenses and the expenses to repair the recovered **covered property**, subject to the Limit of Insurance.

With respect to **money** or **securities**, any recoveries, less the cost of obtaining them, made after settlement of loss or damage covered by this **coverage part** will be distributed:

- A. first to the **Named Insured**, until the **Named Insured** is fully reimbursed for any loss or damage that the **Named Insured** sustains that exceeds the Limit of Insurance and the Deductible amount, if any;
- B. then to the Insurer, until the Insurer is reimbursed for the settlement made; and
- C. then to the **Named Insured**, until the **Named Insured** is reimbursed for that part of the loss or damage equal to the Deductible amount, if any.

Recoveries do not include any recovery:

1. from insurance, suretyship, reinsurance, security or indemnity taken for the Insurer's benefit; or
2. of original **securities** after duplicates of them have been issued.

XIII. RESUMPTION OF OPERATIONS

The Insurer will reduce the amount of **business income** and **research and development business income** loss payments to the extent that the **Named Insured** could resume **operations** or research and development projects in whole or in part:

- A. by using damaged or undamaged property, including **stock**; or
- B. by using any other premises.

Solely with respect to **suspension of operations** caused by direct physical loss of or damage to a **dependent property**, the Insurer will reduce the amount of **business income** loss payment to the extent the **Named Insured** could resume the **Named Insured's operation**, in whole or in part, by using any other available sources of materials or outlets for the **Named Insured's** products or services available to the **Named Insured**.



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XIV. SALVAGE AND RECOVERIES

All salvages, recoveries, and payments, excluding proceeds from subrogation and other insurance, recovered or received prior to a loss settlement under this Policy, shall reduce the loss accordingly. If recovered or received subsequent to a loss settlement under this Policy, such net amounts received shall be divided between the interests concerned in the proportion of such respective interests.

XV. SUSPENDED EQUIPMENT

The Insurer, or any of the Insurer's representatives, has the right to suspend the insurance provided for **covered equipment** from an **equipment breakdown peril** when the equipment is found to be in, or exposed to, a dangerous condition, provided that the Insurer, or any representative, has:

- A. told the **Named Insured** of the dangerous condition immediately upon discovering it and informed the **Named Insured** of the suspension of coverage; and
- B. mailed or delivered a notice of the suspension to the **First Named Insured's** last known address or the address where the **covered equipment** is located.

The **Named Insured** will get a pro-rata refund of premium for the suspended insurance. However, the suspension will be effective even if the Insurer has not yet made or offered a refund. Reinstatement can only be effected by a written endorsement issued by the Insurer.

XVI. TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO THE INSURER

If the Insurer pays a claim under this Policy, it will be subrogated, to the extent of such payment, to all the **Named Insured's** rights of recovery from other persons, organizations and entities. The **Named Insured** will execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The **Named Insured** shall do nothing to prejudice such rights.

The Insurer will have no rights of subrogation against:

- A. any person or entity who or which is a **Named Insured**;
- B. any subsidiary or any entity associated with the **Named Insured** through ownership or management;
- C. any other person or entity that the **Named Insured** waived its rights of subrogation against in writing before the time of loss.

XVII. VACANCY

If a **building** where loss or damage occurs has not been used by the **Named Insured** to conduct its normal business for more than 60 consecutive days before such loss or damage occurs, the Insurer will not pay for any loss or damage caused by any of the following even if they are **covered perils**:

- A. vandalism;
- B. sprinkler leakage, unless the **Named Insured** has protected the system against freezing;
- C. **building** glass breakage;
- D. **water damage**;
- E. **theft** or attempted **theft**.

With respect to all other **covered perils**, the Insurer will reduce the amount that would otherwise be paid for the loss or damage by 15%.



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If the **Named Insured's** normal **operation** is leasing property to others, a vacant **building** will be subject to this condition if the **Named Insured** has ceased actively leasing the **building** or has cut-off power, heat and water utility services to the **building**.

Buildings under active construction or active renovation are not considered vacant.

XVIII. VALUATION

A. Except as provided in Paragraph B. below, and subject to all applicable Limits of Insurance, the Insurer will not pay more than the lesser of the following:

1. the **replacement cost**; or
2. the actual cost to repair or replace **covered property**.

If the **Named Insured** does not repair or replace the **covered property**, or the repair or replacement exceeds 24 months from the date of loss or damage unless a longer time frame is agreed to by the Insurer, the Insurer will pay the **actual cash value** of such property.

If the **Named Insured** commences repair or replacement of such **covered property** and completes it within 24 months from the date of loss or damage, or such agreed to longer period, the Insurer will pay the difference between the **actual cash value** previously paid and the lesser of Paragraphs 1. or 2. above.

B. With respect to the following **covered property**, the Insurer will not pay more than the following amounts:

1. **Accounts receivable**: for **records of account receivable** for which duplicates do not exist, the full cost to research and reproduce such records plus the cost of the blank materials on which they reside. For **records of accounts receivable** for which duplicates do exist, the cost of the labor to transcribe or copy such records, plus the cost of the blank materials on which they reside.

If the **Named Insured** cannot accurately establish the amount of accounts receivable outstanding at the time of loss of or damage to the **records of accounts receivable**, the following method will be used:

- a. determine the average monthly amount of accounts receivable for the 12 months immediately preceding the month in which the loss or damage occurs; and
- b. adjust that average monthly amount for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the monthly average.

The following will be deducted from the total amount of accounts receivable, however that amount is established:

- i. the amount of the accounts receivable for which there is no loss or damage;
- ii. the amount of the accounts receivable that the **Named Insured** is able to re-establish or collect;
- iii. an amount to allow for probable bad debts that the **Named Insured** is normally unable to collect; and
- iv. all unearned interest and service charges.

2. **Personal property** that is leased or rented from others, **personal property of others** and nonowned trailers: the lesser of the following:

- a. the amount for which the **Named Insured** is liable under the written contract for such property;
- b. the actual cost to repair such property; or
- c. the **replacement cost**.

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3. **Fine arts:** the appraised **market value** as of the time, and at the place, of loss or damage. In case of loss to any part of a pair or set, the Insurer may:
 - a. repair or replace any part to restore the pair or set to its value before the loss; or
 - b. pay the difference between the value of the pair or set before and after the loss.
4. **Glass: replacement cost,** including the costs and expenses incurred to put up temporary plates or board up openings and to remove or replace obstructions when repairing or replacing glass that is part of a **building**, but not including the removal or replacement of window displays.
5. **Goods in process:** the value of **raw stock**, the **Named Insured's** labor expended and other materials incorporated and the cost to repurchase proprietary property licenses, plus the proper proportion of overhead charges.
6. **Media:** for **media** for which duplicates do not exist, the full cost incurred to research and reproduce a master copy of such **media** plus the cost of the blank materials on which it resides. For **media** for which duplicates do exist, the cost incurred for the labor to transcribe or copy such **media**, plus the cost of the blank materials on which it resides.

If the **media** is not reproduced or replaced, the loss will be valued at the cost to replace the blank material on which the **media** resides with substantially identical type of such blank materials.
7. **Merchandise** which has been sold and not delivered and **finished stock:** the regular cash selling price, less all costs to complete the sale and discounts and charges to which such **finished stock** or **merchandise** would have been subject had no loss or damage occurred.
8. **Money or securities:**

Money: only up to and including its face value.

Securities: only up to and including their value at the close of business on the day the loss was **discovered**.
9. **Outdoor trees, shrubs, plants or lawns:** the reasonable and necessary costs of a qualified contractor to remove the damaged tree, shrub, plant or lawn from the **location** or **reported unspecified location** and the replacement of such property with similar type, size and quality as the damaged property including reasonable repairing and replanting costs. No payment will be made for the replacement, repairing or replanting of such property until the repairing, replacement and replanting is completed. Damaged **outdoor trees, shrubs, plants or lawns** not replaced within 12 months from the date of the loss have no value.
10. Property for sale, other than **stock** or **merchandise**, the lesser of the:
 - a. **replacement cost;**
 - b. the selling price; or
 - c. **actual cash value.**
11. Property in transit:
 - a. Property under invoice, at the actual invoice cost, including prepaid freight, together with such cost and charges since shipment as may have accrued and become legally due thereon.
 - b. Property not under invoice, in accordance with the valuation provisions of this Policy, less any charges saved which would have become due and payable upon delivery at destination.
12. **Research and development project property:** the actual cost necessary to:
 - a. research, recreate, repair or replace the **research and development project property**, including the cost of materials and supplies; and



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- b. research, recreate or reproduce information, on any format, documenting that lost or damaged **research and development project property** as of the date of such loss or damage.

However, the Insurer will only pay for these costs if the **Named Insured** repairs, replaces or recreates the **research and development project property**. Any **research and development project property** not repaired, replaced or recreated has no value. When production of a new product begins by anyone, the **research and development project property** for that product and all associated research and recreation costs have no value.

13. Tenant's improvements and betterments:

- a. **Replacement cost** if the **Named Insured** repairs or replaces with reasonable speed.
- b. A proportion of the **Named Insured's** original cost if the **Named Insured** does not repair or replace with reasonable speed. The Insurer will determine the proportionate value as follows:
- i. multiply the original cost by the number of days from the date of the loss or damage to the expiration date of the lease; and
 - ii. divide that amount determined in Paragraph i. above by the number of days from the installation of the **tenant's improvements and betterments** to the expiration of the lease.

If the lease contains a renewal option, the expiration date of the renewal option period will be used as the expiration date of the lease.

- c. If others pay for the repairs or replacement, then the Insurer will only pay for that portion which has not been paid for by others.
14. Vehicles or self-propelled machines (other than nonowned trailers), railroad rolling stock and contractor's equipment: at the lesser of the following for that lost or damaged property:
- a. applicable scheduled Limit of Insurance;
 - b. **actual cash value**;
 - c. cost to reasonably restore that property to its condition immediately before loss or damage; or
 - d. cost of replacing that property with used, but substantially identical property.

XIX. BUSINESS CRIME COVERAGE CONDITIONS

Solely with respect to crime coverage provided under the **Business Crime Coverage Part** and the **Employee Theft, Forgery or Alteration and Money and Securities Additional Coverages** under the **Business Property Coverage Part**, the following conditions apply:

A. Joint Named Insured

1. If the **Named Insured** or partner, proprietor, **member** or officer of that **Named Insured** has knowledge of any information relevant to this insurance, that knowledge is considered knowledge of every **Named Insured**.
2. An **employee** of any **Named Insured** is considered to be an **employee** of every **Named Insured**.
3. If any crime coverage is cancelled or terminated as to any **Named Insured**, a loss with respect to that **Named Insured** is covered only if the loss was **discovered** during the period of time in the **When Loss Must be Sustained and Discovered Condition** below. However, this extended period to **discover** loss terminates as to that **Named Insured** immediately upon the effective date of any other insurance obtained by that **Named Insured** replacing in whole or in part the insurance afforded hereunder, whether or not such other insurance provides coverage for loss or damage sustained prior to its effective date.
4. In the event loss or damage is sustained by more than one **Named Insured**, the Insurer will not pay more than if the loss or damage was sustained by one **Named Insured**.





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B. Named Insured Sponsored Employee Benefit Plans

Any **employee benefit plan** shown under the **Business Property Coverage Part** Declarations or the **Business Crime Coverage Part** Declarations as included as an additional **Named Insured** are so included only with respect to **Employee Theft Coverage**.

In compliance with certain provisions of the Employee Retirement Income Security Act of 1974 (ERISA):

1. If the **First Named Insured** is an entity other than an **employee benefit plan**, any payment made by the Insurer will be made jointly to the **First Named Insured** and to the **employee benefit plan** that sustained loss.
2. If two or more **employee benefit plans** are insured under this **coverage part**, any payment the Insurer makes for covered loss:
 - a. sustained by two or more **employee benefit plans**; or
 - b. of commingled funds or other property of two or more **employee benefit plans**,

is to be shared by each **employee benefit plan** sustaining loss in the proportion that the amount of insurance required for each such **employee benefit plan** under the Employee Retirement Income Security Act of 1974 (ERISA) bears to the total of such payments.
3. The **First Named Insured** must purchase a Limit of Insurance applicable to **Employee Theft Coverage** that is at least equal to the minimum amount required by ERISA for any **employee benefit plans**. If **employee benefit plans** are insured jointly with any other entity under this **coverage part** the limit must be at least equal to the minimum amount required by ERISA as if each **employee benefit plan** were insured independently. If, during this **policy period**, it is determined that the applicable Limit of Insurance as shown in the **Business Property Schedule of Coverages and Limits** or **Business Crime Schedule of Coverages, Limits and Deductibles** was less than the amounts required by ERISA on the effective date of this Policy, then, at the request of the **First Named Insured** during this **policy period**, and subject to the payment of any additional premium, the applicable Limit of Insurance may be amended to equal the minimum amount required by ERISA.
4. The deductible otherwise applicable to **Employee Theft Coverage** does not apply to loss sustained by any **employee benefit plan**.

C. New Employees/New Employee Benefit Plans**1. New Employees or Premises**

If, during this **policy period** the **Named Insured** establishes any additional **premises** or hires additional **employees**, any insurance afforded for **employees** and **premises** shall also apply to those additional **employees** and **premises**.

2. New Employee Benefit Plans

If any **employee benefit plan** is acquired by the **Named Insured** during the **policy period** that is:

- a. sponsored and approved by the **Named Insured**; and
- b. required to be bonded under the provisions of ERISA,

that **employee benefit plan** shall be included as a **Named Insured** under this **coverage part**.

D. Loss Covered Under This Insurance and Prior Insurance Issued by the Insurer or Any Affiliate of the Insurer

If the **Named Insured discovers** covered loss during the **policy period** resulting directly from an act or series of acts that took place partly during the **policy period** and partly during a **policy period** of any prior cancelled or



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terminated Policy that the Insurer or any affiliate issued to the **Named Insured** or any predecessor in interest, the most the Insurer will pay is the larger of the amount recoverable under this Policy or the prior Policy.

E. Loss Sustained During Prior Policy

1. If the **Named Insured**, or a predecessor in interest, sustained a loss that could have been recovered under a prior policy except that the time within which to **discover** the loss under such prior policy had expired, then the Insurer will pay for it under this Policy, provided:
 - a. this Policy became effective at the time of cancellation or termination of such prior Policy; and
 - b. the loss would have been covered by this Policy had it been in effect at the time of such loss.
2. The Limit of Insurance available under this Loss Sustained During Prior Policy Condition is part of, and not in addition to, the applicable Crime Coverage Limits of Insurance and is limited to the following:
 - a. when the prior policy was issued by the Insurer or any affiliate of the Insurer, the highest single Limit of Insurance of the amount recoverable under:
 - i. this Policy as of its effective date; or
 - ii. the prior policy had it remained in effect.
 - b. when the prior policy was not issued by the Insurer or any of its affiliates, the lesser of the single Limit of Insurance of the amount recoverable under:
 - i. this Policy as of its effective date; or
 - ii. the prior policy had it remained in effect.

F. Non-Cumulation of Limit of Insurance

Regardless of the number of years this Policy or similar insurance (whether issued on a "Loss Sustained" or "Loss Discovered" basis) issued by the Insurer remains in force or the number of premiums paid, the Limit of Insurance does not cumulate from one **policy period** to another **policy period**.

G. Ownership of Property; Interests Covered

The **money**, **securities** and **other property** covered under this **coverage part** is limited to such property:

1. that the **Named Insured** owns or leases;
2. that the **Named Insured** holds for others; or
3. owned and held by someone other than the **Named Insured** under circumstances which make the **Named Insured** responsible for the property prior to the time of loss.

Solely with respect to an **employee benefit plan**, the **money**, **securities** and **other property** covered under any crime coverage is limited to all funds or property that the **employee benefit plan** uses or may use as a source for the payment of benefits to plan participants or beneficiaries, as described by the Employee Retirement Income Security Act of 1974 (ERISA), any amendments thereto and any regulations promulgated thereunder.

However, this insurance is for the **Named Insured's** benefit only. It provides no rights or benefits to any **clients** or to any other person or organization.

H. Termination of Coverage as Respects Acts of Any Employee

Coverage is terminated with respect to any **employee**:

1. immediately upon discovery of a dishonest act:

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- a. committed by that **employee** while employed by the **Named Insured**, or
- b. committed by that **employee** prior to becoming employed by the **Named Insured**, provided dishonest acts committed prior to becoming employed by the **Named Insured** resulted in a loss equal to or exceeding \$10,000,

provided that such discovery was made by the **Named Insured** or any of the **Named Insured's employees**, partners, proprietors, **members**, **managers**, officers, directors or trustees, not in collusion with the **employee** who committed such act, whether before or after becoming employed by the **Named Insured**.

- 2. on the date specified in the notice mailed to the **Named Insured**. That date will be at least 60 days after the date of mailing.

The Insurer will mail or deliver the notice to the **First Named Insured's** last mailing address known to the Insurer. If notice is mailed, proof of mailing will be sufficient proof of notice.

I. When Loss Must be Sustained and Discovered

Except as provided in the Loss Sustained During Prior Policy Condition, loss is covered only if sustained during the **policy period** and **discovered** no later than one year from the date of cancellation or expiration of the Policy. However, with respect to any **Named Insured** who obtains any other insurance replacing in whole or in part the insurance afforded by such crime coverages, regardless of whether such insurance is obtained during or after the **policy period**, this extended period to **discover** loss terminates immediately upon the effective date of such other insurance, whether or not such other insurance provides coverage for such crime loss sustained prior to its effective date.

J. Worldwide Coverage and Other Territory Changes

With respect to **Employee Theft Coverage**, coverage applies anywhere in the world for **employees** while temporarily outside the **coverage territory** for a period of 90 days or less.

With respect to **Forgery or Alteration Coverage** and **Computer Fraud Coverage**, coverage applies anywhere in the world.



CNA PARAMOUNT
Professional Services
Business Property Coverage Part Declarations

Policy Number: 6056872807

1. Named Insured and mailing address

Name: SESI CONSULTING ENGINEERS

Address: 12A MAPLE AVE

PINE BROOK, NJ 07058-9837

2. Limits of Insurance, Deductibles Waiting periods

See Business Property Schedule of Coverages and Limits
 and Business Property Schedule of Locations

3. Premium, Surcharges Taxes and Fees at Issuance

Total Premium for this Coverage Part

New Jersey PLIGA Surcharge

Total Premium, Surcharges Taxes and Fees for this Coverage Part

Terrorism Risk Insurance Extension Act Premium

Your Premium includes the following amount to cover a fire loss that follows from a certified act of terrorism, even if certified acts of terrorism are otherwise excluded under this policy (statutorily required for locations in the Standard Fire Policy states of CA, GA, HI, IA, IL, MA, ME, MO, NC, NJ, NY, OR, RI, WI and WV) :



CNA PARAMOUNT

Business Property Schedule of Coverages and Limits

Policy Number: 6056872807

COVERAGES AND LIMITS

Coverages under the **Business Property Coverage Part** apply as shown below.

Limits of Insurance shown as Each Location apply separately for any one occurrence at each location identified in the **Business Property Schedule of Locations**, and at each reported unspecified location, if applicable. Limits of Insurance shown as Each Occurrence represent the total the Insurer will pay for any one occurrence for that coverage. However, if a particular coverage is shown as "Not Covered", then such coverage is not provided under this **Business Property Coverage Part**. If a different Limit of Insurance is shown for a particular coverage at a specific location, that Limit replaces, and is not in addition to, the Limit of Insurance shown for that coverage in the **Business Property Schedule of Coverages and Limits**, for that location.

SPECIFIED LOCATION COVERAGE AGREEMENT

LOCATION BASE COVERAGE:	
Real Property Coverage	SEE THE SCHEDULE OF LOCATIONS
Personal Property Coverage	
TIME ELEMENT COVERAGE:	
Business Income Coverage	SEE THE SCHEDULE OF LOCATIONS
Extra Expense Coverage	

FEES COSTS AND EXPENSES COVERAGES

Architects & Engineers and Other Professional Fees	Included within the applicable Real Property or Personal Property Limit
Brands & Labels Costs and Expenses	Not Covered
Debris Removal Costs and Expenses	Included within the applicable Real Property or Personal Property Limit
Debris Removal:	
Additional Costs and Expenses	Each Location
Uncovered Property	Not Covered
Expediting Costs and Expenses	Not Covered
Green Insured Property:	
Costs and Expenses	Not Covered
Time Element	Not Covered

OFF-SITE COVERAGES

Deferred Payments Coverage	Not Covered
Dependent Property Time Element Coverage	Not Covered
Installation Coverage	Not Covered
Mobile Computing Devices - Worldwide Coverage	Not Covered
Property at Unspecified Locations Coverage – Property Damage and Time Element Combined	Not Covered
Property in Transit Coverage – Property Damage and Time Element Combined	Not Covered
Worldwide Media and Accounts Receivable Coverage	Not Covered

**CNA PARAMOUNT****Business Property Schedule of Coverages and Limits**

Policy Number: 6056872807

ADDITIONAL COVERAGES

Contaminants or Pollutants Clean Up and Removal Coverage – Property Damage and Time Element Combined	██████	Each Location
Contamination by a Refrigerant Coverage	██████	Each Location
Contractual Penalties Coverage	Not Covered	
Denial of Access Coverage:		
Civil Authority	Included within the applicable Time Element Coverage Limit	Number of Days: 28
Ingress/Egress	Not Covered	
Electronic Vandalism Coverage – Property Damage and Time Element Combined	Not Covered	
Employee Theft Coverage	Not Covered	
Equipment Breakdown – Spoilage Coverage	Not Covered	
Expense to Reduce Loss – Business Income	Not Covered	
Extended Indemnity Period – Business Income Property	Not Covered	
Forgery or Alteration Coverage	Not Covered	
Fungi, Wet Rot, Dry Rot and Microbe Coverage – Property Damage and Time Element Combined	██████	Aggregate
Loss Adjustment Expense Coverage	██████	Each Occurrence
Money and Securities Coverage	Not Covered	
Newly Acquired Locations and Property Coverage:		
Newly Acquired or Constructed Real Property	██████ Number of Days:	Each Occurrence 30
Newly Acquired – Other Property	██████ Number of Days:	Each Occurrence 30
Newly Acquired Location – Time Element	██████ Number of Days:	Each Occurrence 30
Ordinance or Law Coverage:		
Undamaged Insured Property	Not Covered	
Demolition and Repair Cost	██████	Each Location
Increased Period of Restoration	Not Covered	
Pair or Set Coverage	Included within the applicable Personal Property Limit	
Protection of Property Coverage:		
Removal of Insured Property	Included within the applicable Real Property or Personal Property Limit	Number of Days: 30
Preservation of Insured Property	Not Covered	



CNA PARAMOUNT

Business Property Schedule of Coverages and Limits

Policy Number: 6056872807

ADDITIONAL COVERAGES

Reported Unspecified Locations Real Property Personal Property Business Income Extra Expense	Not Covered
Research and Development Coverage:	
Research and Development Project Property	Not Covered
Research and Development Business Income	Not Covered
Theft Damage to Non Owned Building Coverage	Included within the applicable Personal Property Limit
Trees, Shrubs, Plants and Lawns Coverage	██████ Each Item Each Location
Unintentional Errors or Omissions Coverage	Not Covered
Utility Supply Failure Coverage:	
Property Damage	Not Covered
Time Element	Not Covered

ADDITIONAL COVERAGE BASKET

All coverages shown in the SCHEDULE below are part of the **Additional Coverage Basket** and subject to a combined single Each Location Limit of Insurance shown in the SCHEDULE below. Such Limit of Insurance applies separately for any one occurrence at each location identified in the **Business Property Schedule of Locations**, and at each **reported unspecified location**, if applicable, unless the **Additional Coverage Basket** is shown as "Not Covered" for any specific location. If a different Limit of Insurance is shown for **Additional Coverage Basket** at a specific location, that Limit replaces, and is not in addition to, the Limit of Insurance shown for **Additional Coverage Basket** below, for that location.

SCHEDULE

Accounts Receivable Coverage	██████ Each Location
Fine Arts Coverage (subject to Per Item Limit of \$100,000)	
Fire Department Service Charge Coverage	
Lessee Leasehold Interest Coverage	
Lost Key Replacement Coverage	
Non Owned Detached Trailers Coverage	
Recharge of Fire Protection Equipment Coverage	
Restoration of Media Coverage	
Reward Payments Coverage	



CNA PARAMOUNT

Business Property Schedule of Locations

Policy Number: 6056872807

Blanket Limits of Insurance

The Limit of Insurance shown below for that **Blanket Coverage Type** represents the sum total the Insurer will pay for any one occurrence for such blanket coverage. That Blanket Limit applies only at **locations** for which the Limit of Insurance is shown as Included in Blanket for that blanket coverage type under the **Location and Coverage Schedule**. If a particular coverage type does not apply at a specific **location**, the Limit of Insurance will be shown as Not Covered for that **location**. If a specific dollar amount Limit of Insurance is shown for that coverage type at a **location**, that Limit replaces, and is not in addition to, the Blanket Limit of Insurance for that coverage type, for that **location**.

Blanket Personal Property

Deductibles/Periods of Indemnity/ Percentages

The Property Deductible shown below applies to all loss, damage, cost or expense covered by the **Business Property Coverage Part**, unless a more specific deductible is shown in the **SCHEDULE** below or at a **location** shown in the **Location and Coverage Schedule**. If a Qualifying Period is shown below, then the **qualifying period** will apply to all **Business Income** and **Research and Development Business Income** Coverages.

Monetary Deductibles

Deductible Amount or Percentage

Property Deductible

Location and Coverage Schedule

Real Property, Personal Property, Business Income or Extra Expense Coverage apply only to the extent shown for the **locations** described below.

Additional Coverages and Fees, Costs and Expenses Coverage that show an Each Location Limit of Insurance in the **Business Property Schedule of Coverages and Limits**, and the **Additional Coverage Basket**, apply at each **location** described below. If a different Limit of Insurance is shown for a particular coverage at a specific **location**, that Limit replaces, and is not in addition to, the Limit of Insurance shown for that coverage in the **Business Property Schedule of Coverages and Limits**, for that **location**. If a particular coverage does not apply at a specific **location**, that coverage will be shown as "Not Covered" at that **location**.

Location
Number
1Location Address:
12A MAPLE AVE

PINE BROOK

NJ 07058

Location Base Coverages

Personal Property

Included in Blanket Personal Property

Extra Expense

Location
Number
2Location Address:
12 MAPLE AVENUE

BLDG B

PINE BROOK

NJ 07058

Location Base Coverages

Personal Property

Included in Blanket Personal Property

Extra Expense

Location
Number
3Location Address:
12A MAPLE AVE

BUILDING 4

PINE BROOK

NJ 07058

Location Base Coverages

Personal Property

Included in Blanket Personal Property

Extra Expense

**CNA PARAMOUNT****Schedule of Loss Payees or Mortgagees Endorsement**

It is understood and agreed that the following are added as Loss Payees (Clause A), Lender Loss Payees (Clause B), Mortgagees (including Trustees) (Clause B/C), Contract Sale Loss Payees (Clause D) Building Owner Loss Payees (Clause E) as described under the Section **LOSS PAYEES OR MORTGAGEES** of the **First Party Terms and Conditions**.

Location Number	Name and Address of Loss Payee, Lender Loss Payee, Mortgagee, Building Owner Loss Payee, or Contract Sale Loss Payee
	Not applicable

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



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CNA PARAMOUNT

Business Property Coverage Part

The following coverages apply to the extent shown in the **Business Property Schedule of Coverages and Limits** or the **Business Property Schedule of Locations**.

I. LOCATION COVERAGES

A. Location Base Coverage

1. Real Property Coverage

The Insurer will pay for direct physical loss of or damage to **real property** at a **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for such loss or damage is the applicable **Real Property Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations** at that **location**.

2. Personal Property Coverage

The Insurer will pay for direct physical loss of or damage to **personal property** at a **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for such loss or damage is the applicable **Personal Property Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations** at that **location**.

3. Time Element Coverage

a. Business Income Coverage

The Insurer will pay for the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations** caused by direct physical loss of or damage to property at a **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for such loss of **business income** is the applicable **Business Income Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations** at that **location**.

b. Extra Expense Coverage

The Insurer will pay **extra expense** caused by direct physical loss of or damage to property at a **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for such **extra expense** is the applicable **Extra Expense Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations** at that **location**.

c. Business Income and Extra Expense Coverage

If a **Business Income and Extra Expense Coverage** Limit of Insurance is shown in the **Business Property Schedule of Locations** at a **location**, the Insurer will pay for the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**, and **extra expense**, caused by direct physical loss of or damage to property at that **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for all such loss of **business income** and **extra expense** is the applicable **Business Income and Extra Expense Coverage** Limit of Insurance.

B. Fees, Costs and Expenses Coverages

If the Insurer pays for loss or damage to any **insured property** pursuant to any **Location Base Coverage** shown in Paragraph **A.** above, or at **reported unspecified locations**, the Insurer will also pay for the following reasonable and necessary fees, costs and expenses incurred by the **Named Insured** in connection with such

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CNA PARAMOUNT

Business Property Coverage Part

covered loss or damage. The most the Insurer will pay for any of the following **Fees, Costs and Expenses Coverages** are the Limits of Insurance shown in the **Business Property Schedule of Coverages and Limits**. Limits for these coverages apply in addition to any other applicable Limits of Insurance, unless otherwise stated. Limits of Insurance applicable at a **location** that differ for a specific **location** will be shown in the **Business Property Schedule of Locations** for that **location**. Those Limits replace, and are not in addition to, the Limits of Insurance shown in the **Business Property Schedule of Coverages and Limits** for those specific coverages and **locations**. If any of these coverages do not apply at any specific **location**, the Limit of Insurance will show as Not Covered for those **locations**.

1. Architects & Engineers and Other Professional Fees

The Insurer will pay the fees incurred for the services of architects, engineers or construction consultants approved by the Insurer and resulting directly from the repair or replacement of such **insured property**.

The amount the Insurer will pay for such fees is included within the applicable **Real Property Coverage** or **Personal Property Coverage** Limits of Insurance.

2. Brands & Labels Costs and Expenses

In accordance with the **LOSS PAYMENT** Condition in the **First Party Terms and Conditions**, the Insurer will pay the costs and expenses incurred to remove the brands and labels from **merchandise** or **finished stock** and to stamp "salvage" on such **merchandise** or **finished stock** or its containers.

The amount the Insurer will pay for all such costs and expenses is included within the applicable **Personal Property Coverage** Limit of Insurance.

3. Debris Removal Costs and Expenses

The Insurer will pay the costs and expenses incurred to remove debris of **covered property** remaining after such loss or damage.

Debris Removal Costs and Expenses does not include the costs or expenses of removing, extracting or disposing of **contaminants or pollutants** from land or water.

The amount the Insurer will pay for all such costs and expenses is included within the remaining Limit of Insurance for the applicable **covered property** after payment of the covered physical loss or damage.

4. Debris Removal

a. Additional Costs and Expenses

If the amount incurred for the covered loss or damage to **covered property**, including **Debris Removal Costs and Expenses**, exceeds the applicable Limit of Insurance for such **covered property**, the Insurer will pay the remaining debris removal costs and expenses incurred.

The most the Insurer will pay for such remaining debris removal costs and expenses at any one **location** or **reported unspecified location** for any one **occurrence** is the **Debris Removal – Additional Costs and Expenses** Limit of Insurance.

b. Uncovered Property

If wind causes direct physical loss of or damage to **covered property**, the Insurer will also pay for the expense the **Named Insured** incurs to remove debris of uncovered property that is blown onto a **location** or **reported unspecified location** by wind and to remove debris of **outdoor trees, shrubs, plants or lawns** damaged by wind.

The most the Insurer will pay for uncovered property at any one **location** or **reported unspecified location** for any one **occurrence** is the **Debris Removal – Uncovered Property** Limit of Insurance.



CNA PARAMOUNT

Business Property Coverage Part

5. Expediting Costs and Expenses

The Insurer will pay the additional costs and expenses incurred for temporary repair of damage to **covered property** and the additional expenses incurred for expediting the permanent repair or replacement of such damaged **covered property**. However, the Insurer will not pay such costs and expenses if they are covered elsewhere in this **coverage part**.

The most the Insurer will pay for all such costs and expenses at any one **location** or **reported unspecified location** for any one **occurrence** is the **Expediting Costs and Expenses** Limit of Insurance.

6. Green Insured Property

a. Costs and Expenses

With respect to **green insured property**, the Insurer will pay the costs and expenses incurred:

- i. to reuse or salvage **building** materials and products;
- ii. to extract recyclable construction waste and transport it to recycling facilities instead of landfills but only to the extent they are not offset by any income derived from the recycling;
- iii. for the services of accredited architects or engineers approved by the Insurer in planning and designing the applicable **green insured property** qualifying repairs or rebuild;
- iv. to re-certify the repaired or replaced **insured property** through the applicable **green insured property** accreditation organization; and
- v. to flush-out the air in the repaired or rebuilt **green insured property** and replace it with outside air ventilated through an air filtration system included as part of the repaired or replaced **green insured property**.

The amount the Insurer will pay for all such costs and expenses is included within the applicable **Real Property Coverage** or **Personal Property Coverage** Limits of Insurance.

b. Time Element

To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will pay, as provided, for loss of **business income** or **extra expense** arising out of extra time required to re-qualify, repair or rebuild the **green insured property**, including:

- i. additional costs to obtain power from a public utility for **covered equipment** that uses solar, wind, geo-thermal or other renewable resources to generate power. These additional costs will be paid until such time as such **green insured property** is repaired and operating; and
- ii. the monetary loss of rebates and credits the **Named Insured** receives from the public utility company for surplus power the **Named Insured's** renewable resources provide into the utility's power grid.

The amount the Insurer will pay for such all such loss and expense is included within the applicable **time element coverage** Limit of Insurance.

c. This **Green Insured Property Coverage** does not apply to:

- i. **green insured property** for which the basis of valuation is other than **replacement cost**; or
- ii. costs or expenses to upgrade the damaged **green insured property** to green standards beyond those that existed in the damaged **green insured property** at the time of loss or damage.

II. OFF-SITE COVERAGES

The following **OFF-SITE COVERAGES** apply as shown in the **Business Property Schedule of Coverages and Limits**, up to the applicable Limit of Insurance shown. If a specific **Location Base Coverage** is not provided elsewhere in this **Business Property Coverage Part**, there is no coverage under its corresponding **OFF-SITE**





CNA PARAMOUNT

Business Property Coverage Part

COVERAGE. For example, if the **Named Insured** does not have coverage for **business income** under the **Location Base Coverages**, then there is no such coverage related to **business income** under any of the **OFF-SITE COVERAGES**. Limits for these **OFF-SITE COVERAGES** apply in addition to any other applicable Limits of Insurance, unless otherwise stated.

A. Deferred Payments Coverage

1. The Insurer will pay the **Named Insured's** financial interest in **personal property** sold on an installment, conditional sale or other deferred payment basis. The Insurer will make such payments only if such **personal property** suffers direct physical loss or damage due to a **covered peril** after delivery to the purchaser, and only if the **Named Insured** is unable to collect after making all reasonable efforts to do so.
2. The most the Insurer will pay for such payments under this **OFF-SITE COVERAGE** for any one **occurrence** is the lesser of the **Named Insured's** financial interest in such **personal property** or the **Deferred Payments Coverage** Limit of Insurance.

The Limit for this **OFF-SITE COVERAGE** is included in, and not in addition to, any other applicable Limits of Insurance.

B. Dependent Property Time Element Coverage

1. To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,

caused by direct physical loss of or damage to property at a **dependent property** located anywhere in the world. The loss or damage must be directly caused by a **covered peril**.
2. The most the Insurer will pay for all loss and expense under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Dependent Property Time Element Coverage** Limit of Insurance.
3. The Insurer will not pay for loss of **business income** or **extra expense** caused by or resulting from earthquake or **flood** under this **OFF-SITE COVERAGE**, even if they are otherwise **covered perils**.

C. Installation Coverage

1. The Insurer will pay for direct physical loss of or damage to **installation property** directly caused by a **covered peril** while such **installation property** is at an **installation location** or a temporary warehousing premises:
 - a. awaiting and during installation, fabrication, erection, certifying, servicing or testing; or
 - b. awaiting acceptance by the purchaser.
2. The most the Insurer will pay for all loss or damage under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Installation Coverage** Limit of Insurance.
3. This **Installation Coverage** does not apply to loss or damage at any premises, **location** or **reported unspecified location** owned by the **Named Insured**, or to property in the due course of transit.
4. This **Installation Coverage** will end on the date when any of the following first occurs:
 - a. the Policy expires;
 - b. the **Named Insured's** insurable interest in the property ceases;



CNA PARAMOUNT

Business Property Coverage Part

- c. the installation, fabrication or erection project is accepted by the purchaser as complete; or
- d. the **Named Insured** abandons the installation, fabrication or erection project with no intention to complete it.

D. Mobile Computing Devices – Worldwide Coverage

1. The Insurer will pay for direct physical loss of or damage to **mobile computing devices** while outside the **coverage territory**, except within any country upon which the United States government has imposed sanctions, embargoes or similar prohibitions. The loss or damage must be directly caused by a **covered peril**.
2. The most the Insurer will pay for loss or damage under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Mobile Computing Devices – Worldwide Coverage** Limit of Insurance.

E. Property at Unspecified Locations Coverage – Property Damage and Time Element Combined

1. The Insurer will pay for direct physical loss of or damage to **insured property, research and development project property and fine arts** at an **unspecified location**, or while in the custody of a salesperson, directly caused by a **covered peril**.

The coverage provided for **fine arts** under this **OFF-SITE COVERAGE** is subject to the provisions of the **Fine Arts Coverage** in the **ADDITIONAL COVERAGE BASKET** section, except the requirement that such property be at a **location** or **reported unspecified location**.

2. To the extent **time element coverage** is applicable under this **Business Property Coverage Part**, the Insurer will pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,

caused by loss of or damage to **insured property, research and development project property and fine arts** at an **unspecified location** or while in the custody of a salesperson directly caused by a **covered peril**.
3. The most the Insurer will pay for all loss, damage or expense combined under this **OFF-SITE COVERAGE**:
 - a. at any one **unspecified location** for any one **occurrence** is the **Property at Unspecified Locations Coverage – Property Damage and Time Element Unspecified Location** Limit of Insurance.
 - b. for all **unspecified locations** for any one **occurrence**, regardless of the number of **unspecified locations** involved, is the **Property at Unspecified Locations Coverage – Property Damage and Time Element Unspecified Locations Combined** Limit of Insurance.
4. This **Property at Unspecified Locations Coverage** does not apply to:
 - a. property in transit, other than while in the custody of salespersons as described in Paragraph E.1. above;
 - b. property that is covered under the **Protection of Property Coverage** of the **ADDITIONAL COVERAGES** section.
5. The **Earth Movement** and **Flood** Excluded Perils under the **EXCLUSIONS** section do not apply only with respect to **unspecified locations** that the **Named Insured** does not own, operate or lease.

F. Property in Transit Coverage – Property Damage and Time Element Combined

1. The Insurer will pay for direct physical loss of or damage to **insured property, research and development project property, fine arts, media and records of accounts receivable** directly caused by a **covered peril**

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CNA PARAMOUNT

Business Property Coverage Part

while in the course of transit from the time such property is being loaded at the initial point of shipment and continuously thereafter, until unloaded at the final destination, or if undeliverable, the time it is returned to the **location or reported unspecified location**, including:

- a. general average or salvage charges that are assessed; and
- b. reasonable and necessary expense the **Named Insured** incurs to inspect, repackage and reship such property.

The coverage provided for **fine arts, records of accounts receivable** and **media** under this **OFF-SITE COVERAGE** are subject to the provisions of the **Fine Arts Coverage, Accounts Receivable Coverage** and **Restoration of Media Coverage**, respectively, in the **ADDITIONAL COVERAGE BASKET** section, except the requirement that such property be at a **location or reported unspecified location**.

2. To the extent **time element coverage** is applicable under this **Business Property Coverage Part**, the Insurer will also pay, as provided, for:
 - a. actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,

caused by loss of or damage to **insured property, research and development project property, fine arts** and **media** while in the course of transit directly caused by a **covered peril**.
3. The most the Insurer will pay for all loss, damage or expense combined under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Property in Transit Coverage – Property Damage and Time Element** Limit of Insurance.
4. When neither the origin nor the destination is in any country upon which the United States government imposes sanction, embargoes or similar provisions, the following applies:
 - a. If the property is transported by an aircraft, the **coverage territory** is extended to be anywhere in the world for that property while in transit; or
 - b. If the property is transported by an oceangoing vessel, transit coverage ends when the property has been loaded on the oceangoing vessel and only commences when the property has been fully discharged from such vessel onto a point within the **coverage territory**.
5. This **Property in Transit Coverage** does not apply to:
 - a. import shipments until marine insurance coverage ceases;
 - b. **personal property of others** hauled on vehicles owned, leased or operated by the **Named Insured** when acting as a common or contract carrier, regardless of the **Named Insured's** liability for such property;
 - c. property sold by the **Named Insured** under conditional sale, trust agreement or installment payment after delivery to customers;
 - d. property shipped by common carrier or postal service unless such shipment is electronically tracked by such carrier or service; or
 - e. property while in the custody of salespersons.
6. In the event of any loss of or damage to **personal property** in transit, the **Named Insured** must immediately make a claim in writing against the carrier, bailee or others involved.



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7. The **Earth Movement** and **Flood** Excluded Perils under the **EXCLUSIONS** section do not apply with respect to this **OFF-SITE COVERAGE**.

G. Worldwide Media and Accounts Receivable Coverage

1. The Insurer will pay for direct physical loss of or damage to **media** and **records of accounts receivable** directly caused by a **covered peril** while such property is at a premises other than a **location** or **reported unspecified location**.
2. With respect to coverage provided under this **OFF-SITE COVERAGE**, the **coverage territory** is extended to be anywhere in the world, except within any country upon which the United States government has imposed sanctions, embargoes or similar prohibitions.
3. The most the Insurer will pay for all loss or damage under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Worldwide Media and Accounts Receivable Coverage** Limit of Insurance.
4. The **Earth Movement** and **Flood** Excluded Perils under the **EXCLUSIONS** section do not apply under this **OFF-SITE COVERAGE**, but only when such property is at premises that the **Named Insured** does not own, operate or lease.

III. ADDITIONAL COVERAGES

The following **ADDITIONAL COVERAGES** apply up to the applicable Limit of Insurance shown under the **Business Property Schedule of Coverages and Limits**. If a particular coverage is shown as Not Covered then such coverage is not provided under this **Business Property Coverage Part**.

Limits of Insurance for an **ADDITIONAL COVERAGE** that differ at any specific **location** will be shown under the **Business Property Schedule of Locations** for that **location**. Those Limits of Insurance replace, and are not in addition to, the Limit of Insurance shown for that **ADDITIONAL COVERAGE** in the **Business Property Schedule of Coverages and Limits**. If any **ADDITIONAL COVERAGE** does not apply at a specific **location**, that **ADDITIONAL COVERAGE** will be shown as Not Covered at that **location**.

If a specific **Location Base Coverage** is not provided at a **location** or at **reported unspecified locations** in this **Business Property Coverage Part**, there is no coverage under its corresponding **ADDITIONAL COVERAGE**. For example, if the **Named Insured** does not have a **Location Base Coverage** for **business income** for one or more **locations** or **reported unspecified location**, then there is no coverage related to **business income** under any of the **ADDITIONAL COVERAGES** for **business income**.

Limits for these **ADDITIONAL COVERAGES** apply in addition to any other applicable Limits of Insurance, unless otherwise stated.

A. Contaminants or Pollutants Clean Up and Removal Coverage – Property Damage and Time Element Combined

1. The Insurer will pay for the reasonable costs and expenses to extract or remove **contaminants or pollutants** from land or water at a **location** or **reported unspecified location**, provided such **contaminants or pollutants** are in the land or water as a direct result of a **covered peril**. These costs and expenses include the costs and expenses to test for, monitor or assess the existence, concentration or effects of **contaminants or pollutants**.

The Insurer will pay these costs and expenses only if reported to the Insurer within 180 consecutive days of the date on which the **covered peril** occurs.

2. To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will also pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;

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b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and

c. **extra expense**,

as a result of compliance with an ordinance or law that requires the clean up or removal of **contaminants or pollutants** from land or water at a **location** or **reported unspecified location** as a direct result of a **covered peril**.

3. The most the Insurer will pay for all loss, cost or expense combined under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Contaminants or Pollutant Clean Up and Removal Coverage – Property Damage and Time Element Combined** Limit of Insurance.

B. Contamination by a Refrigerant Coverage

1. The Insurer will pay for direct physical loss of or damage to **personal property** caused by the release or escape of refrigerants from any refrigeration equipment at a **location** or **reported unspecified location** provided the release or escape was not caused by or resulting from earthquake or **flood**, even if those are otherwise **covered perils**.

2. The most the Insurer will pay for loss or damage under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Contamination by a Refrigerant Coverage** Limit of Insurance.

The Limit for this **ADDITIONAL COVERAGE** is included in, and not in addition to, any other applicable **Personal Property Coverage** Limit of Insurance.

3. The **Contaminants or Pollutants Excluded Peril** under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

C. Contractual Penalties Coverage

1. The Insurer will pay for contractual penalties specified in a written contract that the **Named Insured** incurs for material breach of the terms of such contract where such breach is the result of direct physical loss of or damage to **covered property** directly caused by a **covered peril**.

2. The most the Insurer will pay for such contractual penalties under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Contractual Penalties Coverage** Limit of Insurance.

D. Denial of Access Coverage

To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the following coverages apply at the **location** or **reported unspecified location** where the **suspension** or delay of **operations** occurs:

1. Civil Authority

a. For up to the number of days shown on the **Business Property Schedule of Coverages and Limits**, the Insurer will pay, as provided, for:

i. The actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;

ii. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of the research and development projects; and

iii. **extra expense**,



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caused by action of civil authority that prohibits access to the **location** or **reported unspecified location**. Such action must result from a civil authority's response to direct physical loss of or damage to property located away from a **location** or **reported unspecified location**. That lost or damaged property must be within five miles of that **location** or **reported unspecified location** which sustains a **business income** or **research and development business income** loss or where **extra expense** is incurred. The loss or damage must be directly caused by a **covered peril**.

- b. The amount the Insurer will pay for all loss or expense under this **Civil Authority Coverage** is included within the applicable **time element coverage** Limit of Insurance.
- c. However, to the extent the covered **Civil Authority Coverage** loss or expense is caused by or resulting from:
 - i. **flood**, the amount payable under this **Civil Authority Coverage** is included within, and not in addition to, the applicable Flood Limit of Insurance.
 - ii. earthquake, the amount payable under this **Civil Authority Coverage** is included within, and not in addition to, the applicable Earthquake Limit of Insurance.

2. Ingress/Egress

- a. The Insurer will pay, as provided, for:
 - i. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - ii. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of the research and development projects; and
 - iii. **extra expense**,

when ingress or egress by the **Named Insured's** suppliers, customers or employees to or from the **location** or **reported unspecified location** is physically obstructed due to direct physical loss or damage. The actual loss of **business income** or **research and development business income** sustained, or **extra expense** incurred, by the **Named Insured** must be caused by direct physical loss of or damage to property not owned, occupied, leased or rented by the **Named Insured** or insured under this **Business Property Coverage Part**. That property must be located within five miles of such **location** or **reported unspecified location**. The obstruction cannot be the result of an action of civil authority that prohibits access to that **location** or **reported unspecified location**. The loss or damage must be directly caused by a **covered peril**.

- b. The most the Insurer will pay for all loss or expense under this **Ingress/Egress Coverage** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Ingress/ Egress Coverage** Limit of Insurance.
- c. However, to the extent the covered **Ingress/Egress Coverage** loss or expense is caused by or resulting from:
 - i. **flood**, the amount payable under this **Ingress/Egress Coverage** is included within, and not in addition to, the applicable Flood Limit of Insurance.
 - ii. earthquake, the amount payable under this **Ingress/Egress Coverage** is included within, and not in addition to, the applicable Earthquake Limit of Insurance.

E. Electronic Vandalism Coverage – Property Damage and Time Element Combined

- 1. The Insurer will pay for loss of or damage to **media, electronic data processing equipment, research and development project property** and **records of accounts receivable** caused by or resulting from **electronic vandalism** originating anywhere in the world.

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2. To the extent **time element coverage** is applicable, the Insurer will also pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay in **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,
 directly caused by **electronic vandalism**.
3. The Insurer will not pay for **electronic vandalism** loss caused by or resulting from any deliberate, dishonest, fraudulent or criminal acts committed by or on behalf of, or at the direction of, any **executive officer**.
4. The most the Insurer will pay for all loss, damage or expense combined under this **ADDITIONAL COVERAGE** in the **policy period** is the **Electronic Vandalism Coverage – Property Damage and Time Element Combined** Aggregate Limit of Insurance.
5. The **Electronic Vandalism** and **Dishonest Acts** Excluded Perils under the **EXCLUSIONS** section do not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

F. Employee Theft Coverage

1. The Insurer will pay for loss of or damage to **personal property**, **money**, **securities** and **fine arts** as a direct result of **employee theft**.
2. The Insurer will not pay for such loss:
 - a. caused by any **employee** of the **Named Insured**, or predecessor in interest of the **Named Insured**, for whom similar prior insurance was cancelled and not reinstated since the last such cancellation.
 - b. if the proof of existence or amount is dependent upon an inventory computation or a profit and loss computation. However, where the **Named Insured** establishes wholly apart from such computations that it has sustained such loss or damage, then it may offer its inventory records and actual physical count of inventory in support of the amount claimed.
 - c. resulting directly or indirectly from trading, whether in the **Named Insured's** name or in a genuine or fictitious account.
 - d. resulting from fraudulent or dishonest signing, issuing, cancelling or failing to cancel, a warehouse receipt or bill of lading or any papers connected with either.
3. The most the Insurer will pay for all loss or damage under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Employee Theft Coverage** Limit of Insurance.
4. The **Dishonest Acts** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

G. Equipment Breakdown - Spoilage Coverage

1. The Insurer will pay for direct physical loss of or damage to **personal property** directly caused by the loss of or changes in any artificially maintained or generated temperature, humidity or internal atmosphere resulting from an **equipment breakdown peril** to **covered equipment** at the **location** or **reported unspecified location**.
2. The most the Insurer will pay for loss or damage under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Equipment Breakdown – Spoilage Coverage** Limit of Insurance.

The Limit for this **ADDITIONAL COVERAGE** is included in, and not in addition to, any other applicable Limits of Insurance.



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3. The **Adulteration or Contamination** and the **Temperature or Humidity Conditions** Excluded Perils under the **EXCLUSIONS** section do not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

H. Expense to Reduce Loss – Business Income Coverage

The Insurer will pay reasonable and necessary expenses incurred by the **Named Insured**, except the cost of extinguishing a fire, to reduce the amount of **business income** or **research and development business income loss**. The Insurer will pay such expenses to the extent that they do not exceed the amount of loss that otherwise would have been payable under the **Business Income Coverage**.

The amount the Insurer will pay for such expenses under this **ADDITIONAL COVERAGE** is included within the applicable **Business Income Coverage** Limit of Insurance.

I. Extended Indemnity Period – Business Income Coverage

1. If loss of **business income** is payable under this **Business Property Coverage Part**, the Insurer will also pay for the actual loss of **business income** the **Named Insured** sustains during the extended indemnity period.

This extended indemnity period begins on the date the **period of restoration** ends and it terminates on the earlier of:

- a. the date the **Named Insured's** gross sales, including rental income, are restored to the amount that would have existed if no direct physical loss or damage occurred; or
 - b. the date on which the specified number of days shown in the **Business Property Schedule of Coverages and Limits** have elapsed after the end of the **period of restoration**.
2. The amount the Insurer will pay for loss of **business income** under this **ADDITIONAL COVERAGE** is included within the applicable **Business Income Coverage** or **Business Income and Extra Expense Coverage** Limit of Insurance.
3. This **Extended Indemnity Period - Business Income Coverage** does not apply to loss of **business income** resulting from unfavorable business conditions as a result of the impact of a **covered peril** in the area of the affected **location** or **reported unspecified location**.
4. This **Extended Indemnity Period - Business Income Coverage** does not apply to any other **ADDITIONAL COVERAGE** or the **ADDITIONAL COVERAGE BASKET**.

J. Forgery or Alteration Coverage

1. The Insurer will pay for loss sustained by the **Named Insured** resulting from **forgery** or **alteration** of or on **covered instruments** that are made or drawn by, or drawn upon:
- a. the **Named Insured**; or
 - b. one acting as the **Named Insured's** agent,
- or that are purported to have been so made or so drawn, by any person, acting alone or together with others. Mechanically reproduced facsimile signatures are the same as handwritten signatures.
2. The most the Insurer will pay for all loss under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Forgery or Alteration Coverage** Limit of Insurance.

K. Fungi, Wet Rot, Dry Rot and Microbe Coverage – Property Damage and Time Element Combined

1. The Insurer will pay the following provided **fungi**, wet rot, dry rot or **microbes** are the direct result of a **covered peril**, other than fire or lightning:
- a. direct physical loss of or damage to **covered property** caused by **fungi**, wet rot, dry rot or **microbes**, including the cost of removing the **fungi**, wet rot, dry rot or **microbes**;

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- b. the reasonable cost to tear out and replace any part of the covered **building** or other property as needed to gain access to the **fungi**, wet rot, dry rot or **microbes**; and
 - c. the cost of testing performed after removal, repair, replacement or restoration of the damaged property is completed, provided there is reason to believe that **fungi**, wet rot, dry rot or **microbes** are still present.
- 2. To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will also pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay in **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,
 due to the:
 - i. direct physical loss of or damage to **covered property** caused by **fungi**, wet rot, dry rot or **microbes** that are the result of a **covered peril**, other than fire or lightning; or
 - ii. prolonged **period of restoration** due to the remediation of **fungi**, wet rot, dry rot or **microbes** from a covered loss.
- 3. The most the Insurer will pay under this **ADDITIONAL COVERAGE** for all loss, damage, cost or expense combined in the **policy period** is the **Fungi, Wet Rot, Dry Rot and Microbe Coverage – Property Damage and Time Element Combined** Aggregate Limit of Insurance. This Limit is the most the Insurer will pay, even if the **fungi**, wet rot, dry rot or **microbes** continue to be present or active or recur in a later **policy period**.
- 4. The **Fungi, Wet Rot, Dry Rot and Microbes** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

L. Loss Adjustment Expense Coverage

- 1. The Insurer will pay for reasonable and necessary expenses incurred by the **Named Insured** in preparing claim data when required by the Insurer, including the cost of taking inventories, obtaining appraisals and preparing other documentation, to determine the extent of covered loss or damage.
- 2. The Insurer will not pay for any fees, costs or expenses incurred, directed or billed by, or payable to attorneys, public adjusters, loss adjusters, loss consultants, insurance brokers or agents or their associates or subsidiaries, or any costs as described in the **APPRAISAL** Condition of the **First Party Terms and Conditions**.
- 3. The most the Insurer will pay for all expenses incurred under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Loss Adjustment Expense Coverage** Limit of Insurance.

M. Money and Securities Coverage

- 1. The Insurer will pay for loss sustained by the **Named Insured** as a direct result of the actual destruction, disappearance or **theft of money and securities**:
 - a. at a **location**, **reported unspecified location** or the premises of a bank or savings institution; or
 - b. away from:
 - i. a **location**;
 - ii. a **reported unspecified location**; or
 - iii. the premises of a bank or savings institution,
 while in the care and custody of a **messenger** or an armored motor vehicle company.



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2. The most the Insurer will pay for all loss under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Money and Securities Coverage** Limit of Insurance.
3. The Insurer will not pay any loss or damage sustained by the **Named Insured** caused by or resulting from:
 - a. accounting or arithmetical errors or omissions;
 - b. dishonest or criminal acts by the **Named Insured, executive officers, employees**, authorized representatives or anyone else to whom **money** or **securities** have been entrusted, other than an armored motor vehicle company:
 - i. acting alone or in collusion with others; or
 - ii. whether or not occurring during the hours of employment;
 - c. giving or surrendering of the property in any exchange or purchase;
 - d. voluntary parting with **money** or **securities** by the **Named Insured** or anyone else to whom it has entrusted such property if induced to do so by any fraudulent scheme, trick, device or false pretense;
 - e. transfer or surrender of **money** or **securities** on the basis of unauthorized instructions, to a person or place outside:
 - i. a **location**;
 - ii. a **reported unspecified location**; or
 - iii. the premises of a banking or savings institution; or
 - f. transactions involving any automated teller machine unless recorded by a continuous recording instrument in such machine.
4. The only Excluded Perils under the **EXCLUSIONS** section that apply to this **ADDITIONAL COVERAGE** are **Biological or Chemical Material, Governmental Action, Nuclear Hazard** and **War and Military Action**.

N. Newly Acquired Locations and Property Coverage**1. Newly Acquired or Constructed Real Property**

- a. The Insurer will pay for direct physical loss of or damage to **real property**, including new **buildings** while being built:
 - i. at a **newly acquired location**; or
 - ii. at a **location** or **reported unspecified location**, if coverage is not currently shown for **real property** at that **location** on the **Business Property Schedule of Locations** or for **reported unspecified locations**,
directly caused by a **covered peril**.
- b. The most the Insurer will pay for all loss or damage under this **Newly Acquired or Constructed Real Property** coverage for any one **occurrence** is the **Newly Acquired or Constructed Real Property** Limit of Insurance.

2. Newly Acquired – Other Property

- a. The Insurer will pay for direct physical loss of or damage:
 - i. to **personal property, fine arts, media** and **records of accounts receivable** at a **newly acquired location**; and
 - ii. to **personal property** if coverage is not currently shown for **personal property** at that **location** on the **Business Property Schedule of Locations** or for **reported unspecified locations**,
directly caused by a **covered peril**.

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- b. The most the Insurer will pay for all loss or damage under this **Newly Acquired Property – Other Property** coverage for any one **occurrence** is the **Newly Acquired – Other Property** Limit of Insurance.
- c. The coverage provided under this **ADDITIONAL COVERAGE** for **fine arts, records of accounts receivable** and **media** is subject to the provisions of the **Fine Arts Coverage, Accounts Receivable Coverage** and **Restoration of Media Coverage**, respectively, under the **ADDITIONAL BASKET COVERAGE** section except the requirement that such property be at a **location** or **reported unspecified location**.

3. Newly Acquired Location – Time Element

- a. To the extent **time element coverage** is applicable on the **Business Property Coverage Part**, the Insurer will pay, as provided, for:
 - i. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay in **operations**;
 - ii. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - iii. **extra expense**,
caused by loss or damage to property at a **newly acquired location** directly caused by a **covered peril**.
- b. The most the Insurer will pay for all loss or expense under **Newly Acquired Location – Time Element** coverage for any one **occurrence** is the **Newly Acquired Location – Time Element** Limit of Insurance.

4. This **Newly Acquired Locations and Property Coverage** expires on the date when any of the following first occurs:

- a. the Policy expires or is cancelled;
- b. the number of consecutive days shown on the **Business Property Schedule of Coverages and Limits** has passed from the date:
 - i. the premises becomes a **newly acquired location**;
 - ii. the **Named Insured** acquires such property at a **location** or **reported unspecified location**; or
 - iii. construction begins on new **buildings**; or
- c. the **Named Insured** reports values to the Insurer.

5. The Insurer will charge the **Named Insured** additional premium for values reported from the date the premises becomes a **newly acquired location**, the **Named Insured** acquires such property or the construction begins on new **buildings**.

O. Ordinance or Law Coverage

If at the time of direct physical loss of or damage to **insured property** directly caused by a **covered peril** there is an ordinance or law in effect regulating the construction, zoning, repair or land use of such **insured property** and, as a result of such covered loss or damage, such ordinance or law requires code compliance in the repair or replacement of such **insured property**, the following coverages apply:

1. Undamaged Insured Property

The Insurer will pay for the amount equal to the value of the undamaged portion of such **insured property** that must be demolished in accordance with such ordinance or law.

The amount the Insurer will pay for all loss or damage under this **Undamaged Insured Property** coverage is included within the applicable **Real Property Coverage** or **Personal Property Coverage** Limit of Insurance.



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2. Demolition and Repair Cost

The Insurer will pay for:

- a. the cost of demolishing and removing the undamaged portion of the damaged **insured property** required to be demolished because of such ordinance or law, including the cost of clearing the site; and
- b. the increased cost of repair or reconstruction of such **insured property** on the same site or another site because of such ordinance or law. If the **Named Insured** elects to do such repair or reconstruction at another site, such costs are limited to the costs that would have been incurred in order to comply with the minimum requirements of such ordinance or law regulating the repair or reconstruction of such **insured property** on the same site.

The amount the Insurer will pay for all loss or damage under this **Demolition and Repair Cost** coverage is included within the applicable **Real Property Coverage** or **Personal Property Coverage** Limit of Insurance unless a separate **Demolition and Repair Cost** Limit of Insurance is shown.

If a separate Limit is shown, then the most the Insurer will pay under this **Demolition and Repair Cost** coverage at any one **location** or **reported unspecified location** for any one **occurrence** is the **Demolition and Repair Cost** Limit of Insurance.

3. Increased Period of Restoration

To the extent **Business Income Coverage** or **Business Income and Extra Expense Coverage** is applicable at that **location** or **reported unspecified location**, the **period of restoration** includes any increased period of time that results from the enforcement of an ordinance or law that requires the **Named Insured** to repair or reconstruct the property or tear down undamaged portions of the property to meet the minimum requirements of the ordinance or law in force at the time of loss or damage.

The amount the Insurer will pay under this **Increased Period of Restoration** coverage is included in the applicable **Business Income Coverage** or **Business Income and Extra Expense Coverage** Limit of Insurance.

4. The Insurer will not pay for any:

- a. additional costs incurred if the damaged **insured property** is not repaired or reconstructed as soon as reasonably possible;
- b. increased **period of restoration** if the **Named Insured** does not resume **operations** with reasonable speed;
- c. costs attributable to any ordinance or law that the **Named Insured** was required to comply with before the loss or damage; or
- d. increase in costs or increased **period of restoration** required due to the enforcement of any ordinance or law that requires the **Named Insured** or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, demolish, repair, replace or in any way respond to or assess the effects of **contaminants or pollutants** or the presence, growth, proliferation, spread or any activity of **fungi**, wet rot, dry rot or **microbes**, except to the extent the **Contaminants or Pollutant Clean Up and Removal Coverage** or the **Fungi, Wet Rot, Dry Rot and Microbe Coverage – Property Damage and Time Element Combined** of the **ADDITIONAL COVERAGES** section applies.

5. The **Governmental Action** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **Ordinance or Law Coverage**.

P. Pair or Set Coverage

1. The Insurer will pay an amount equal to the reduction in value of undamaged **personal property** that is part of a pair or set that becomes unmarketable as a pair or set because of direct physical loss of or damage to the other part of such **personal property** directly caused by a **covered peril**.

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2. The amount the Insurer will pay for such reduction in value under this **ADDITIONAL COVERAGE** is included within the applicable **Personal Property Coverage** Limit of Insurance.

Q. Protection of Property Coverage**1. Removal of Insured Property**

- a. If it is necessary to move **insured property** from the **location** or **reported unspecified location** to protect it from actual or imminent direct physical loss or damage caused by a **covered peril**, the Insurer will pay for:
- i. any loss of or damage to that **insured property** while it is being moved from, or returned to, the **location** or **reported unspecified location**, or while temporarily stored at another premises for up to the Number of Days shown in the **Business Property Schedule of Coverages and Limits**; and
 - ii. the reasonable cost to remove the **insured property** from the **location** or **reported unspecified location** and the cost to move the **insured property** back.
- b. The amount the Insurer will pay for all loss, damage or cost under this **Removal of Insured Property** coverage is included within, and not in addition to, the applicable **Real Property Coverage** or **Personal Property Coverage** Limit of Insurance.

2. Preservation of Insured Property

- a. If it is necessary to protect **insured property** at the **location** or **reported unspecified location** from imminent direct physical loss or damage by a **covered peril**, the Insurer will pay reasonable and necessary costs the **Named Insured** incurs to protect such **insured property** from such imminent loss or damage while at such **location** or **reported unspecified location**.
- b. The most the Insurer will pay for all costs under this **Preservation of Insured Property** coverage for any one **occurrence** is the **Protection of Property Coverage Preservation of Insured Property** Limit of Insurance, subject to a \$1,000 each **occurrence** deductible. No other deductible applies to this **Preservation of Insured Property Coverage**.

R. Reported Unspecified Locations**1. Real Property Coverage and Personal Property Coverage**

The Insurer will pay for direct physical loss of or damage to **insured property** at a **reported unspecified location** directly caused by a **covered peril**.

The most the Insurer will pay for such loss or damage to **real property** at any one **reported unspecified location** for any one **occurrence** is the applicable **Reported Unspecified Locations Real Property** Limit of Insurance.

The most the Insurer will pay for such loss or damage to **personal property** at any one **reported unspecified location** for any one **occurrence** is the applicable **Reported Unspecified Location Personal Property** Limit of Insurance.

2. Business Income Coverage

The Insurer will pay for the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations** caused by direct physical loss of or damage to property at a **reported unspecified location** directly caused by a **covered peril**.

The most the Insurer will pay for such loss of **business income** at any one **reported unspecified location** for any one **occurrence** is the **Reported Unspecified Locations Business Income** Limit of Insurance.

3. Extra Expense Coverage

The Insurer will pay **extra expense** caused by direct physical loss of or damage to property at a **reported unspecified location** directly caused by a **covered peril**.



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Business Property Coverage Part

The most the Insurer will pay for such **extra expense** at any one **reported unspecified location** for any one **occurrence** is the **Reported Unspecified Locations Extra Expense** Limit of Insurance.

S. Research and Development Coverage

1. Research and Development Project Property

The Insurer will pay for:

- a. direct physical loss of or damage to **research and development project property** while at a **location** or **reported unspecified location** directly caused by a **covered peril**; and
- b. reasonable and necessary additional expenses the **Named Insured** incurs to minimize direct physical loss of or damage to **research and development project property**, but only to the extent the loss of or damage to **research and development project property** is reduced by such additional expenses.

The most the Insurer will pay for **research and development project property** under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Research and Development Coverage Research and Development Project Property** Limit of Insurance.

2. Research and Development Business Income

To the extent that **Business Income Coverage** or **Business Income and Extra Expense Coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will also pay, as provided, for the loss of **research and development business income** that the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of the **Named Insured's** research and development projects in process caused by direct physical loss of or damage to property at a **location** or **reported unspecified location**. The loss or damage must be directly caused by a **covered peril**.

The amount the Insurer will pay for **research and development business income** under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is included within, and not in addition to, the applicable **Business Income Coverage** or **Business Income and Extra Expense Coverage** Limit of Insurance unless a separate **Research and Development Business Income** Limit of Insurance is shown.

If a separate Limit is shown, then the most the Insurer will pay under this **Research and Development Business Income** coverage at any one **location** or **reported unspecified location** for any one **occurrence** is the **Research and Development Business Income** Limit of Insurance.

T. Theft Damage to Non Owned Building Coverage

1. The Insurer will pay for direct physical loss of or damage to **buildings** at a **location** or **reported unspecified location** in which the **Named Insured** is a tenant and does not own the building, caused directly by **theft**, robbery or burglary, provided the **Named Insured** is obligated by the written lease in effect at the time of loss or damage to pay for such loss or damage.
2. The amount the Insurer will pay for all loss or damage under this **ADDITIONAL COVERAGE** is included within the applicable **Personal Property Coverage** Limit of Insurance.
3. This **ADDITIONAL COVERAGE** does not apply to **theft** that occurs after fire or explosion.

U. Trees, Shrubs, Plants or Lawns Coverage

1. The Insurer will pay for direct physical loss of or damage to **outdoor trees, shrubs, plants or lawns**, including the expense to remove debris of **outdoor trees, shrubs, plants or lawns**, at a **location** or **reported unspecified location** directly caused by:
 - a. fire;
 - b. lightning;
 - c. explosion;

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Business Property Coverage Part

- d. riot or civil commotion;
 - e. vehicles; or
 - f. aircraft.
2. The most the Insurer will pay for all loss or damage under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Trees, Shrubs, Plants or Lawns Coverage Each Location** Limit. Subject to this Each Location Limit, the most the Insurer will pay for any one tree, shrub, plant or lawn is the **Trees, Shrubs, Plants or Lawns Coverage Each Item** Limit of Insurance.

V. Unintentional Errors or Omissions Coverage

1. The Insurer will pay for direct physical loss of or damage to **covered property** from a **covered peril** that is not otherwise payable under this **Business Property Coverage Part** solely as a result of:
 - a. an unintentional error or omission by the **Named Insured**:
 - i. in the description or address of any **insured property**; or
 - ii. the inadvertent deletion of a **location** or **reported unspecified location** under the Policy; or
 - b. any unintentional failure by the **Named Insured** to include any premises owned or occupied by the **Named Insured** at the inception date of the Policy.
2. To the extent **time element coverage** is applicable, the Insurer will also pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay in **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,

caused by loss of or damage to property from a **covered peril** that is not otherwise payable under this **Business Property Coverage Part** solely as a result of:

 - i. an unintentional error or omission by the **Named Insured**:
 - (1) in the description or address of any **insured property**; or
 - (2) the inadvertent deletion of a **location** or **reported unspecified location** under the Policy; or
 - ii. any unintentional failure by the **Named Insured** to include any premises owned or occupied by the **Named Insured** at the inception date of the Policy.
2. The most the Insurer will pay for all loss, damage, cost or expense combined under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Unintentional Errors or Omissions Coverage** Limit of Insurance.
3. There is no coverage for any unintentional error or unintentional omission in the reporting of values or the coverage requested. It is a condition of this coverage that such unintentional error or omission be reported and corrected when discovered. The **Named Insured's** premium will be adjusted accordingly to reflect the date the premises should have been added had no error or omission occurred.



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Business Property Coverage Part

W. Utility Supply Failure Coverage

1. Property Damage

The Insurer will pay for direct physical loss of or damage to **covered property** at a **location** or **reported unspecified location** where such loss or damage is caused by the necessary suspension, interruption or reduction of:

- a. communication services, including internet access; or
- b. power supply, fuel services or water services,

at that **location** or **reported unspecified location**.

Such suspension, interruption or reduction must be the result of a **covered peril** that causes or results in direct physical loss of or damage to such utility service provider's property, including overhead transmission or distribution lines, used to provide the **location** or **reported unspecified location** with such services, provided such property is not at a **location** or **reported unspecified location**.

The most the Insurer will pay for all such loss or damage to **covered property** under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Utility Supply Failure Coverage – Property Damage** Limit of Insurance.

2. Time Element

To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will pay, as provided, for:

- a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
- b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of the research and development projects; and
- c. **extra expense**,

caused by loss of or damage to a utility service provider's property that is located away from a **location** or **reported unspecified location** and that property is used to provide internet, communication, power supply, fuel services or water services to such **location** or **reported unspecified location**. The loss or damage must be directly caused by a **covered peril**.

The most the Insurer will pay for all such loss or expense under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Utility Supply Failure Coverage – Time Element** Limit of Insurance.

If a **Deductible or Qualifying Period** is shown on the **Business Property Schedule of Locations** for **Utility Supply Failure Coverage – Time Element Coverage**, then the following replaces the **Deductible and Qualifying Periods** provision of the **LIMITS OF INSURANCE/INDEMNITY PERIOD/DEDUCTIBLE/QUALIFYING PERIOD** section for the **Utility Supply Failure Coverage – Time Element Coverage**:

The Insurer will not pay for any loss of **business income** or **research and development business income** or **extra expense** incurred for any one **occurrence** until the amount of loss or expense incurred exceeds the applicable Deductible or until the length of the **suspension** or delay of **operations** exceeds the applicable **Qualifying Period** shown in the **Business Property Schedule of Locations**.

If a Deductible applies, then the Insurer will pay the amount of actual **business income** or **research and development business income** loss or **extra expense** incurred in excess of the applicable Deductible, up to the applicable Limits of Insurance.

If a **qualifying period** applies and the **qualifying period** is exceeded, then the Insurer will pay for covered loss and expense, calculated as of the time of such **suspension** or delay in **operations**, in excess of the

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Business Property Coverage Part

applicable Property Deductible shown in the **Business Property Schedule of Locations**, unless a more specific **time element coverage** deductible is shown.

3. However, to the extent the covered Utility Supply Failure loss, damage or expense is caused by or resulting from covered:
 - i. **flood**, the total amount payable for all loss, damage or expense under this **ADDITIONAL COVERAGE** is included within, and not in addition to, the applicable Flood Limit of Insurance.
 - ii. **earthquake**, the total amount payable for all loss, damage or expense under this **ADDITIONAL COVERAGE** is included within, and not in addition to, the applicable Earthquake Limit of Insurance.
4. This **ADDITIONAL COVERAGE** does not apply to loss, damage or expense caused by physical loss of or damage to satellites or any other orbiting equipment.
5. The **Utility Services** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

IV. ADDITIONAL COVERAGE BASKET

The following coverages are part of the **ADDITIONAL COVERAGE BASKET**. At the time of loss or damage, the **Named Insured** may elect to apportion the Limit of Insurance to one or any combination of the coverages included in this **ADDITIONAL COVERAGE BASKET**. However, the most the Insurer will pay at any one **location** or **reported unscheduled location** for any one **occurrence** for the total of all loss or damage from the coverages included in this **ADDITIONAL COVERAGE BASKET** is the Limit of Insurance as shown in the **Business Property Schedule of Coverages and Limits**. If a different **ADDITIONAL COVERAGE BASKET** Limit of Insurance is shown at a **location** in the **Business Property Schedule of Locations**, that Limit replaces, and is not in addition to, the **ADDITIONAL COVERAGE BASKET** Limit of Insurance shown in the **Business Property Schedule of Coverages and Limits** for that **location**. If the **ADDITIONAL COVERAGE BASKET** does not apply at a specific **location**, the **ADDITIONAL COVERAGE BASKET** will show as Not Covered for that **location**.

A. Accounts Receivable Coverage

1. The Insurer will pay for direct physical loss of or damage to **records of accounts receivable** at a **location** or **reported unspecified location** directly caused by a **covered peril**.
2. This **Accounts Receivable Coverage** does not apply with respect to any claim for loss, damage, cost or expense that requires any audit of any records or inventory computation to prove its factual existence.
3. The **Contaminants or Pollutants, Temperature or Humidity Conditions** and **Utility Services** Excluded Perils under the **EXCLUSIONS** section do not apply with respect to **Accounts Receivable Coverage**.

B. Fine Arts Coverage

1. The Insurer will pay for direct physical loss of or damage to **fine arts** at a **location** or **reported unspecified location** directly caused by a **covered peril**.
2. Subject to the **ADDITIONAL COVERAGE BASKET** Limit of Insurance, the most the Insurer will pay for any one item for any one **occurrence** under this **Fine Arts Coverage** is \$100,000.
3. The **Contaminants or Pollutants** and the **Utility Services** Excluded Perils under the **EXCLUSIONS** section do not apply with respect to **Fine Arts Coverage**.

C. Fire Department Service Charge Coverage

The Insurer will pay for the **Named Insured's** liability for the following fire department service charges if incurred to save or protect **covered property** at a **location** or **reported unspecified location** from a **covered peril**:

1. charges assumed by written contract or written agreement prior to loss; or
2. charges required by local ordinance.



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Business Property Coverage Part

No deductible applies to this **Fire Department Service Charge Coverage**.

D. Lessee Leasehold Interest Coverage

When the **Named Insured's** written lease is cancelled by the lessor in accordance with a valid condition of that lease and such cancellation is due to direct physical loss of or damage to property at a **location** or **reported unspecified location** directly caused by a **covered peril**, the Insurer will pay for the loss of:

1. the value of the **Named Insured's** leasehold interest in the unamortized portion of payments made by the **Named Insured** for the undamaged portion of the **tenant's improvements and betterments**;
2. **monthly leasehold interest** of the **bonus payment** or **prepaid rent**;
3. **sublease profit**;
4. **equipment data processing equipment leasehold values**; and
5. **net leasehold interest of tenant's lease interest**.

E. Lost Key Replacement Coverage

The Insurer will pay for the reasonable and necessary cost of:

1. replacing the master key and individual lock keys, including the cost to program the new locks if keys to that **location** or **reported unspecified location** are stolen; or
2. entry lock repair or replacement, including the cost to rekey or reprogram locks, made necessary by theft or attempted theft at that **location** or **reported unspecified location**.

F. Non Owned Detached Trailers Coverage

The Insurer will pay for direct physical loss of or damage to trailers that the **Named Insured** does not own at a **location** or **reported unspecified location** directly caused by a **covered peril**, provided that:

1. the trailer is used in the **Named Insured's** business;
2. the trailer is in the **Named Insured's** care, custody or control; and
3. the **Named Insured** is obligated by a written contract in effect at the time of loss or damage to pay for such loss or damage to that trailer.

The Insurer will not pay for any loss or damage that occurs:

- a. while the trailer is attached to any motor vehicle or motorized conveyance, whether or not the motor vehicle or motorized conveyance is in motion;
- b. during hitching or unhitching operations; or
- c. when a trailer becomes accidentally unhitched from a motor vehicle or motorized conveyance.

G. Recharge of Fire Protection Equipment Coverage

The Insurer will pay expenses the **Named Insured** incurs to recharge automatic fire protection equipment due to the leakage or discharge of the fire suppressant within the automatic fire protection equipment. The insurance provided under this coverage applies regardless of how the discharge or leakage is caused. However, if the leakage or discharge is caused by or results from covered loss or damage, no deductible applies.

H. Restoration of Media Coverage

1. The Insurer will pay for the direct physical loss of or damage to **media** at a **location** or **reported unspecified location** directly caused by a **covered peril**.
2. The **Contaminants or Pollutants, Temperature or Humidity Conditions** and **Utility Services** Excluded Perils under the **EXCLUSIONS** section do not apply with respect to this **Restoration of Media Coverage**.

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CNA PARAMOUNT

Business Property Coverage Part

I. Reward Payments Coverage

In the event of direct physical loss of or damage to **insured property** caused by arson, **theft** or vandalism, the Insurer will reimburse the **Named Insured** for amounts it pays for information leading to the conviction of any persons responsible for such arson, **theft** or vandalism. The reward payments must be documented.

However, there is no coverage for a reward payment made to the **Named Insured** or **executive officers**.

No deductible applies to this **Reward Payments Coverage**.

V. EXCLUSIONS

The Excluded Perils shown in Paragraphs **A. B. C.** and **D.** below apply to all **LOCATION COVERAGES**, **OFF-SITE COVERAGES**, **ADDITIONAL COVERAGES** and **ADDITIONAL COVERAGE BASKET** coverages under the **coverage part** unless otherwise stated.

A. Excluded Perils Subject to Concurrent Causation Provisions

With respect to the excluded perils below, the Insurer will not pay for loss of or damage to property directly or indirectly caused by or resulting from the following causes of loss or events: **Biological or Chemical Materials**; **Earth Movement**; **Electronic Vandalism**; **Flood**; **Fungi, Wet Rot, Dry Rot and Microbes**; **Governmental Action**; **Nuclear Hazard**; **Utility Services**; and **War and Military Action**, regardless of: the causes of such excluded causes or events; other causes of such loss; any other cause or event, whether or not insured under the **coverage part**, which may have contributed concurrently, or in any sequence, to produce such loss even if such other cause or event would otherwise be covered; and whether the event occurred suddenly or gradually, involved isolated or widespread damage, arose from natural or external sources or acts or omissions, or occurred as a result of any combination of any such causes or events.

1. Biological or Chemical Materials

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from the actual or threatened discharge, dispersal, seepage, migration, release, escape or application of any pathogenic or poisonous biological or chemical materials.

2. Earth Movement

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from **earth movement**. However, if **earth movement** results in fire, explosion or **theft**, the Insurer will pay for that portion of the loss which was solely caused by such fire, explosion or **theft**.

3. Electronic Vandalism

The Insurer will not pay for loss or damage caused by or resulting from **electronic vandalism**.

4. Flood

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from **flood**. However, if **flood** results in fire, explosion, sprinkler leakage or **theft**, the Insurer will pay for that portion of the loss which was solely caused by such fire, explosion, sprinkler leakage or **theft**.

5. Fungi, Wet Rot, Dry Rot and Microbes

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from the presence, growth, proliferation, spread or any activity of **fungi**, wet or dry rot, or **microbes**. However, this exclusion does not apply when **fungi**, wet or dry rot, or **microbes** results from fire or lightning.

6. Governmental Action

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from seizure, destruction, demolition, expropriation, condemnation, confiscation or nationalization of property by, on behalf of or at the direction of any governmental authority.



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Business Property Coverage Part

However, this exclusion does not apply to seizure or acts of destruction ordered by governmental or military authority and taken at the time of a fire to prevent its spread.

7. Nuclear Hazard

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from nuclear reaction or radiation, or radioactive contamination, however caused. However, if nuclear reaction or radiation, or radioactive contamination results in fire, the Insurer will pay for that portion of the loss which was solely caused by such fire.

8. Utility Services

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from the failure (including lack of sufficient capacity and reduction in supply) of power, fuel, sewage treatment, internet or other communication service, or any other utility service supplied to a covered premises, if the failure occurs away from the premises.

However, if such failure results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

This exclusion does not apply to **electronic data processing equipment**.

9. War and Military Action

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from:

- a. war (whether declared or undeclared); civil war or warlike action by a military force; or
- b. insurrection, rebellion, revolution, military or usurped power by governmental or military personnel.

B. Other Excluded Perils

1. Adulteration or Contamination

The Insurer will not pay for loss or damage caused by or resulting from adulteration or contamination to **stock** which causes the **stock** to become diminished in value or use, including but not limited to diminished value or use due to change in color, finish, flavor, size or texture. This exclusion applies unless the adulteration or contamination is itself caused by a **specified peril**, other than the **equipment breakdown peril**.

However, if the adulteration or contamination to **stock** results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

2. Alteration, Falsification, Concealment or Destruction

The Insurer will not pay for loss or damage caused by or resulting from alteration, falsification, concealment or destruction of **records of accounts receivable** or **media** done to conceal the wrongful giving, taking or withholding of **money**, **securities** or other property.

3. Bookkeeping, Accounting or Billing Errors or Omissions

The Insurer will not pay for loss of or damage to **media** or **records of accounts receivable** caused by or resulting from bookkeeping, accounting or billing errors or omissions.

4. Collective Activities

The Insurer will not pay for loss of **business income** or **research and development business income** caused by or resulting from delay in rebuilding, repairing or replacing property or resuming **operations** due to strikes, boycotts, picketing, lockouts or other such collective activities.

5. Contaminants or Pollutants

The Insurer will not pay for loss or damage caused by or resulting from discharge, dispersal, seepage, migration, release or escape of **contaminants** or **pollutants**. This exclusion applies unless the discharge,

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Business Property Coverage Part

dispersal, seepage, migration, release or escape of **contaminants or pollutants** is itself caused by a **specified peril**.

However, if the discharge, dispersal, seepage, migration, release or escape of **contaminants or pollutants** results in a **specified peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **specified peril**.

This exclusion does not apply:

- a. to damage to glass caused by chemicals applied to the glass; or
- b. to **electronic data processing equipment**.

6. Delay, Loss of Use or Loss of Market

The Insurer will not pay for loss or damage caused by or resulting from delay, loss of use or loss of market.

7. Dishonest or Criminal Acts

The Insurer will not pay for loss or damage caused by or resulting from any dishonest, fraudulent or criminal acts committed alone or in collusion with others by the **Named Insured**, **executive officers**, the **Named Insured's** employees (including leased or temporary employees) or authorized representatives or anyone to whom the **Named Insured** entrusts the property for any purpose, regardless of whether or not such activity takes place during hours of operation.

This exclusion does not apply to:

- a. acts of destruction by an employee (including leased or temporary employee) of the **Named Insured**; or
- b. acts committed by a carrier or other bailee for hire.

8. Errors, Defects or Failures

The Insurer will not pay for any:

- a. loss or damage, including the costs of correcting or making good, caused by or resulting from:
 - i) an **act or decision** or error or omission in or faulty or defective:
 - (1) design, specification, workmanship, repair, construction, renovation, remodeling, grading or compaction of;
 - (2) processing of, manufacturing of or materials used in;
 - (3) planning, zoning, development surveying or siting; or
 - (4) materials used in repair, construction, renovation or remodeling of; or
 - ii) insufficient maintenance or servicing, or the failure to maintain or service, any part, or all, of the property on or off a premises.
- b. loss or damage caused by or resulting from the misalignment, miscalibration, operation of any safety device or going off-line or any condition which can be corrected by resetting, tightening, adjusting, cleaning or performing maintenance on property.

However, if any of these Excluded Perils results in a **covered peril**, the Insurer will pay for that loss or damage solely caused by such **covered peril**.

9. Finished Stock or Merchandise

The Insurer will not pay for loss of **business income** or **research and development business income** caused by or resulting from:

- a. loss or damage to **finished stock** or to **merchandise** which has been sold but not delivered; or
- b. the time required to reproduce **finished stock** or replace **merchandise**.



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Business Property Coverage Part

10. Inherent Vice/Latent Defect

The Insurer will not pay for loss or damage caused by or resulting from:

- a. wear and tear;
- b. rust or other corrosion or decay;
- c. gradual deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;
- d. nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals;
- f. smog;
- g. marring or scratching; or
- h. inherent vice.

This exclusion applies unless one of these Excluded Perils is itself caused by a **specified peril**.

However, if any of these Excluded Perils results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

11. Mysterious Disappearance

The Insurer will not pay for loss or damage caused by or resulting from disappearance of property or shortage of property disclosed on taking inventory, where there is no physical evidence to show what happened to the property.

However, if such disappearance or shortage results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

This exclusion does not apply to property in the custody of carriers or other bailees for hire.

12. Precipitation

The Insurer will not pay for loss or damage caused by or resulting from hail, ice, rain, sleet or snow to **personal property** in the open, other than property in the custody of carriers for hire.

13. Pressure or Electrical Testing

The Insurer will not pay for loss of or damage to machinery or equipment while undergoing electrical or pressure testing.

However, if such testing results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

14. Programming Errors or Defects

The Insurer will not pay for loss of or damage to **electronic data processing equipment, media or records of accounts receivable** caused by or resulting from:

- a. programming errors or faulty instructions to a machine; or
- b. other errors or omissions in processing or copying.

However, if such errors, omissions or faulty instructions result in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

15. Repair, Restoration or Retouching

The Insurer will not pay for loss of or damage to **fine arts** caused by or resulting from any repairing, restoration or retouching process.

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Business Property Coverage Part

16. Settling and Cracking

The Insurer will not pay for loss or damage caused by or resulting from naturally occurring or man-made bulging, cracking, expansion, shrinkage or settling of land, paved or concrete surfaces, foundations, pools or **buildings**, including soil or fill adjacent to such property. This exclusion applies unless the bulging, cracking, expansion, shrinkage or settling is itself caused by a **specified peril**.

However, if such bulging, cracking, expansion, shrinkage or settling results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

17. Suspended Equipment

The Insurer will not pay for loss or damage caused by or resulting from an **equipment breakdown peril** to **suspended equipment**.

However, if such Excluded Peril results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

18. Suspension, Lapse or Cancellation

The Insurer will not pay for any:

- a. loss of **business income** or **extra expense** caused by or resulting from suspension, lapse or cancellation of any license, lease or contract unless:
 - i. such suspension, lapse or cancellation is directly caused by the actual **suspension** or delay in **operations**;
 - ii. the loss of **business income** is sustained during the **period of restoration** or extended indemnity period; and
 - iii. the **extra expense** is incurred during the **period of restoration**.
- b. loss of **research and development business income** caused by or resulting from suspension, lapse or cancellation of any license, lease or contract unless:
 - i. such suspension, lapse or cancellation is directly caused by the actual **suspension** or delay of the **Named Insured's** research and development projects in process; and
 - ii. the loss of **research and development business income** is sustained during the **period of restoration**.

19. Temperature or Humidity Conditions

The Insurer will not pay for loss of or damage to **personal property** caused by or resulting from the loss of or change in temperature, humidity or atmosphere, whether inside or outside of a building and whether or not artificially maintained or generated. This exclusion applies unless such change in temperature, humidity or atmosphere is itself caused by a **specified peril**, other than an **equipment breakdown peril**.

However, if such loss of or change in temperature, humidity or atmosphere results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

This exclusion does not apply to **electronic data processing hardware**.

C. Limitations**1. Trees, Shrubs, Plants or Lawns**

The Insurer will not pay for loss of **business income** or **research and development business income** caused by or resulting from loss of or damage to **outdoor trees, shrubs, plants or lawns** unless such loss or damage is directly caused by fire, lightning, explosion, riot or civil commotion, vehicles or aircraft.



CNA PARAMOUNT

Business Property Coverage Part

2. Vegetated Roofs

The Insurer will not pay for loss of or damage to trees, shrubs, plants, grass, lawns or other landscaping materials which are part of a vegetated roof caused by or resulting from:

- a. dampness or dryness of atmosphere or soil supporting the vegetation;
- b. changes in or extremes of temperature;
- c. disease; or
- d. frost, hail, rain, snow, ice or sleet.

D. Excluded Fees, Costs and Expenses**1. Excavation, Grading or Filling Costs**

The Insurer will not pay fees, costs or expenses for:

- a. excavations, grading, backfilling or filling, unless such cost is necessarily incurred to investigate, repair or replace **insured property** below the surface of the ground; or
- b. filling sinkholes.

2. Volcanic Eruption

The Insurer will not pay fees, costs or expenses to remove ash, dust or particulate matter, following a **volcanic eruption** that does not cause loss of or damage to **covered property**.

VI. LIMITS OF INSURANCE / INDEMNITY PERIOD / DEDUCTIBLE / QUALIFYING PERIOD**A. Limits of Insurance**

The Limits of Insurance applicable to each coverage agreement are shown in the **Business Property Schedule of Coverages and Limits** or the **Business Property Schedule of Locations**.

B. Special Limits

The Limit of Insurance applicable for any one **occurrence** for loss or damage due to **theft** is \$10,000 for:

- 1. furs, fur garments and garments trimmed with fur;
- 2. jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones; and
- 3. bullion, gold, silver, platinum and other precious alloys or metals.

This Limit is included within, and not in addition to, the applicable **Personal Property Coverage** Limit of Insurance.

C. Maximum Period of Indemnity

If the **Business Property Schedule of Locations** displays a **Maximum Period of Indemnity**, the most the Insurer will pay for loss of **business income** is the lesser of:

- 1. the amount of covered **business income** during the 120 consecutive days immediately following the beginning of the **period of restoration**; or
- 2. the applicable **Business Income Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations**.

D. Monthly Limit of Indemnity

If the **Business Property Schedule of Locations** displays a Monthly Limit of Indemnity fraction, the most the Insurer will pay for loss of **business income** in any one period of 30 consecutive days after the beginning of the **period of restoration** is:

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CNA PARAMOUNT

Business Property Coverage Part

1. the Limit of Insurance, multiplied by
2. the Monthly Limit of Indemnity fraction shown in the **Business Property Schedule of Locations** for **Monthly Limit of Indemnity**.

E. Inflation Guard

If the **Business Property Schedule of Locations** displays an inflation guard percentage, the Limit of Insurance for **insured property** will automatically increase as follows:

1. the applicable Limit of Insurance; multiplied by
2. the Inflation Guard percentage shown on the **Business Property Schedule of Locations**; multiplied by
3. the number of consecutive days since the beginning of the annual **policy period**, or the effective date of the most recent Policy change amending the Limit of Insurance, divided by 365.

F. Deductibles and Qualifying Periods

1. The Insurer will not pay any amounts due under the terms and conditions of the **coverage part** until the amount of covered loss, damage, cost or expense for any one **occurrence** exceeds the Property Deductible shown in the **Business Property Schedule of Locations**, unless specific coverage deductibles are shown in the **Business Property Schedule of Locations** or an endorsement. The Insurer will then pay the amount of loss, damage, cost or expense in excess of the Deductible, up to the applicable Limits of Insurance.
2. If a **Qualifying Period** is shown in the **Business Property Schedule of Locations**, then the **qualifying period** will apply to all **business income** and **research and development business income** coverages. The Insurer will not pay for any loss of **business income** or **research and development business income** for any one **occurrence** until the **suspension** or delay of **operations** exceeds the **qualifying period**. If the **qualifying period** is exceeded, then the Insurer will pay the amount of covered **business income** or **research and development business income** loss, calculated as of the time and date of such loss, in excess of the applicable Property Deductible shown in the **Business Property Schedule of Locations**, unless a more specific **time element coverage** deductible is shown. If **Business Income and Extra Expense Coverage** applies, then **extra expense** is subject to the deductible or **qualifying period** applicable to **business income**.
3. A covered loss occurring at **unspecified locations**, **reported unspecified locations** or other premises not shown on the **Business Property Schedule of Locations** will be subject to the **Deductibles and Qualifying Periods** applicable for the first **location** shown in the **Business Property Schedule of Locations**, unless specific coverage deductibles are shown in the **Business Property Schedule of Locations** or an endorsement.
4. Unless otherwise stated in the **coverage part** or endorsement, if more than one monetary deductible applies, the Insurer will apply each deductible separately, but the total of all deductibles applied for any one **occurrence** will not exceed the highest applicable monetary deductible for loss or damage to **covered property** plus the highest applicable monetary deductible for loss under **time element coverage**.
5. Loss or damage caused by earthquake, earthquake sprinkler leakage, **flood**, **named storm** and windstorm or hail may be subject to separate deductible amounts. The **Business Property Schedule of Locations**, or applicable endorsement, will identify the **locations** or **reported unspecified locations** subject to such deductibles and the applicable deductible amount. That Deductible will apply to all coverages that respond to that covered loss, including covered **time element coverage** loss. **Qualifying periods** do not apply to covered loss or expense from earthquake, earthquake sprinkler leakage, **flood**, **named storm** or windstorm or hail when there is a separate monetary deductible amount applicable.

For purposes of calculating the deductible for those perils, the Insurer will use the applicable Limit of Insurance shown in the **Business Property Schedule of Coverages and Limits**, the **Business Property Schedule of Location** or any endorsement attached to this Policy for that specific coverage, or the actual



CNA PARAMOUNT

Business Property Coverage Part

amount of loss, damage, cost or expense for that coverage, whichever is less, towards satisfying that Deductible.

With respect to earthquake, earthquake sprinkler leakage, **flood**, **named storm** and windstorm or hail deductibles, if there are two or more deductibles that are applicable from other **covered perils** in the same **occurrence**, the Insurer will apply each deductible separately. When those Deductibles are shown in the **Business Property Schedule of Coverages and Limits**, the **Business Property Schedule of Locations** or any endorsement:

- a. at that specific **location** or **reported unspecified location**, the total of all monetary deductible amounts applied for any one **occurrence** will not exceed the single highest applicable Deductible shown for that **location** or **reported unspecified location**. If more than one **location** or **reported unspecified location** is involved in the same **occurrence**, the Insurer will apply those Deductibles for each **location** and **reported unspecified location** separately, subject to the single highest applicable Deductible for each **location** and each **reported unspecified location**.
- b. on a per **occurrence** basis for multiple **locations** or **reported unspecified locations**, the total of all monetary deductible amounts applied for any one **occurrence** will not exceed the single highest applicable Deductible.

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CNA PARAMOUNT

Equipment Breakdown Exclusion Endorsement

It is understood and agreed as follows:

I. The following are added to Other Excluded Perils, in the EXCLUSIONS section of the Business Property Coverage Part:

- **Electrical Injury**

The Insurer will not pay for loss or damage caused by or resulting from artificially generated electrical current, including electrical arcing, that damages or disturbs electrical devices, wiring or equipment. But, if such artificially generated electrical current or electrical arcing results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

This exclusion does not apply to **electronic data processing equipment, media or records of accounts receivable**.

- **Explosion or Rupture**

The Insurer will not pay for:

- a. Loss or damage caused by or resulting from an explosion, rupture, or bursting of steam boilers, steam pipes, steam engines, steam turbines, gas turbines, or apparatus attached to and forming a part thereof, when owned, operated, or controlled by the **Named Insured**; except for explosion of accumulated gases or fuel within the furnace of any fired vessel, other than gas turbines, or within the flues or passages through which the gases of combustion pass.

But if a result of one of these excluded perils is fire or a combustion explosion, the Insurer will pay that portion of the loss or damage solely caused by that fire or combustion explosion.

- b. Loss or damage caused by or resulting from any condition or event inside steam boilers, steam pipes, steam engines, steam turbines, gas turbines, or apparatus attached to and forming a part thereof, when owned, operated, or controlled by the **Named Insured**; except for explosion of accumulated gases or fuel within the furnace of any fired vessel, other than gas turbines, or within the flues or passages through which the gases of combustion pass.

- c. Loss or damage caused by or resulting from any condition or event, other than an explosion, inside hot water boilers, other water heating equipment other than steam engines, or pressure vessels when owned, operated, or controlled by the **Named Insured**.

This exclusion does not apply to **electronic data processing equipment, media or records of accounts receivable**.

- **Mechanical Breakdown**

The Insurer will not pay for loss or damage caused by or resulting from mechanical or machinery breakdown, including rupture or bursting caused by or resulting from centrifugal force, of property owned, operated, or controlled by the **Named Insured**. But if a result of the mechanical or machinery breakdown is a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

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CNA PARAMOUNT

Equipment Breakdown Exclusion Endorsement

This exclusion does not apply to **electronic data processing equipment, media or records of accounts receivable.**

- II.** The following change applies to the **ADDITIONAL COVERAGES** section of the **Business Property Coverage Part:**

The **Equipment Breakdown – Spoilage Coverage** is deleted.

- III.** Paragraph **I.** of the **specified peril** definition in the **First Party Glossary of Defined Terms** is deleted.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



Inland Marine

Renewal Declaration

POLICY NUMBER C 6056872807	COVERAGE PROVIDED BY CONTINENTAL CASUALTY COMPANY 151 N Franklin CHICAGO, IL 60606	FROM - POLICY PERIOD - TO 12/23/2020 12/23/2021
	INSURED NAME AND ADDRESS SESI CONSULTING ENGINEERS 12A MAPLE AVE PINE BROOK, NJ 07058-9837	
AGENCY NUMBER 070108	AGENCY NAME AND ADDRESS USI INSURANCE SERVICES, LLC 180 PARK AVE 1ST FL FLORHAM PARK, NJ 07932 Phone Number: (973)965-3100	
BRANCH NUMBER 190	BRANCH NAME AND ADDRESS NEW JERSEY BRANCH. 184 LIBERTY CORNER RD STE 402 WARREN, NJ 07054 Phone Number: (908)991-4500	

This policy becomes effective and expires at 12:01 A.M. standard time at your mailing address on the dates shown above.

The Named Insured is a Corporation.

Your policy is composed of this Declarations, with the attached Common Policy Conditions, Coverage Forms, and Endorsements, if any. The Policy Forms and Endorsement Schedule shows all forms applicable to this policy at the time of policy issuance.

The Policy Premium Is
New Jersey PLIGA Surcharge



Total Policy Charges



Terrorism Risk Insurance Extension Act Premium



In return for the payment of the premium, and subject to all the terms and conditions contained here-in, we agree to provide the insurance as stated.

POLICY NUMBER
C 6056872807

INSURED NAME AND ADDRESS
SESI CONSULTING ENGINEERS
12A MAPLE AVE
PINE BROOK, NJ 07058-9837

INLAND MARINE LOCATION SUMMARY OF COVERAGES

LOCATION 1 BUILDING 1

12A MAPLE AVE
PINE BROOK NJ 07058

Building Description:

LOCATION/BUILDING COVERAGES

Valuable Papers

- Valuable Papers Schedule - Non-Reporting - G55231
- Valuable Papers and Records Coverage Form - CM0067

POLICY NUMBER
C 6056872807

INSURED NAME AND ADDRESS
SESI CONSULTING ENGINEERS
12A MAPLE AVE
PINE BROOK, NJ 07058-9837

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INLAND MARINE LOSS PAYEE SCHEDULE

All loss payees as their interests may appear in the Covered Property.

The following provisions apply in accordance with the insurable interest of the loss payee: Loss Payable, Lender's Loss Payable, or Contract of Sale.

Description of Property: Any Covered Property in which a loss payee, creditor or lender holds an interest, including any person or organization you have entered a contract with for the sale of the Covered Property.

Countersignature



Chairman of the Board
Secretary

**VALUABLE PAPERS AND RECORDS SCHEDULE****LIMITS OF INSURANCE**

A. PROPERTY AT YOUR PREMISES		Limit of Insurance
1. Address		
12A MAPLE AVE		\$ [REDACTED]
PINE BROOK, NJ 07058		
a. Specifically Described Property		
Item No. Description		\$
		\$
		\$
		\$
	Total	\$
b. All Other Covered Property		\$
B. PROPERTY AWAY FROM YOUR PREMISES		\$

DEDUCTIBLE

The Deductible amount is	\$ [REDACTED]
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DESCRIPTION OF RECEIPTACLES

Loc. No.	Bldg. No.	Description
1	1	Type N - Not enclosed in a metal cont.

SPECIAL PROVISIONS (if any)

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COMMERCIAL INLAND MARINE CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and applicable Additional Conditions in Commercial Inland Marine Coverage Forms:

LOSS CONDITIONS

A. Abandonment

There can be no abandonment of any property to us.

B. Appraisal

If we and you disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

1. Pay its chosen appraiser; and
2. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

C. Duties In The Event Of Loss

You must see that the following are done in the event of loss or damage to Covered Property:

1. Notify the police if a law may have been broken.
2. Give us prompt notice of the loss or damage. Include a description of the property involved.
3. As soon as possible, give us a description of how, when and where the loss or damage occurred.
4. Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.
5. You will not, except at your own cost, voluntarily make a payment, assume any obligation, or incur any expense without our consent.

6. As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

7. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.
8. Send us a signed, sworn proof of loss containing the information we request to settle the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
9. Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or suit.
10. Cooperate with us in the investigation or settlement of the claim.

D. Insurance Under Two Or More Coverages

If two or more of this policy's coverages apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage.

E. Loss Payment

1. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.
2. We will not pay you more than your financial interest in the Covered Property.
3. We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claim against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.
4. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.
5. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss if you have complied with all the terms of this Coverage Part and:

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- a. We have reached agreement with you on the amount of the loss; or
 - b. An appraisal award has been made.
6. We will not be liable for any part of a loss that has been paid or made good by others.

F. Other Insurance

- 1. You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this Coverage Part. If you do, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Limit of Insurance under this Coverage Part bears to the Limits of Insurance of all insurance covering on the same basis.
- 2. If there is other insurance covering the same loss or damage, other than that described in 1. above, we will pay only for the amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect on it or not. But we will not pay more than the applicable Limit of Insurance.

G. Pair, Sets Or Parts

1. Pair Or Set

In case of loss or damage to any part of a pair or set we may:

- a. Repair or replace any part to restore the pair or set to its value before the loss or damage; or
- b. Pay the difference between the value of the pair or set before and after the loss or damage.

2. Parts

In case of loss or damage to any part of Covered Property consisting of several parts when complete, we will only pay for the value of the lost or damaged part.

H. Recovered Property

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

I. Reinstatement Of Limit After Loss

The Limit of Insurance will not be reduced by the payment of any claim, except for total loss or damage of a scheduled item, in which event we will refund the unearned premium on that item.

J. Transfer Of Rights Of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this Coverage Part has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything

necessary to secure our rights and must do nothing after loss to impair them. But you may waive your rights against another party in writing:

- 1. Prior to a loss to your Covered Property.
- 2. After a loss to your Covered Property only if, at time of loss, that party is one of the following:
 - a. Someone insured by this insurance; or
 - b. A business firm:
 - (1) Owned or controlled by you; or
 - (2) That owns or controls you.

This will not restrict your insurance.

GENERAL CONDITIONS

A. Concealment, Misrepresentation Or Fraud

This Coverage Part is void in any case of fraud, intentional concealment or misrepresentation of a material fact, by you or any other insured, at any time, concerning:

- 1. This Coverage Part;
- 2. The Covered Property;
- 3. Your interest in the Covered Property; or
- 4. A claim under this Coverage Part.

B. Control Of Property

Any act or neglect of any person other than you beyond your direction or control will not affect this insurance.

The breach of any condition of this Coverage Part at any one or more locations will not affect coverage at any location where, at the time of loss or damage, the breach of condition does not exist.

C. Legal Action Against Us

No one may bring a legal action against us under this Coverage Part unless:

- 1. There has been full compliance with all the terms of this Coverage Part; and
- 2. The action is brought within 2 years after you first have knowledge of the direct loss or damage.

D. No Benefit To Bailee

No person or organization, other than you, having custody of Covered Property will benefit from this insurance.

E. Policy Period, Coverage Territory

We cover loss or damage commencing:

- 1. During the policy period shown in the Declarations; and
- 2. Within the coverage territory.

F. Valuation

The value of property will be the least of the following amounts:

- 1. The actual cash value of that property;

2. The cost of reasonably restoring that property to its condition immediately before loss or damage;
or

3. The cost of replacing that property with substantially identical property.

In the event of loss or damage, the value of property will be determined as of the time of loss or damage.

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VALUABLE PAPERS AND RECORDS COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we," "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F – Definitions.

A. Coverage

We will pay for direct physical loss of or damage to Covered Property from any of the Covered Causes of Loss.

1. Covered Property, as used in this coverage form, means "valuable papers and records" that are your property or property of others in your care, custody or control.

2. Property Not Covered

Covered Property does not include:

- a. Property not specifically declared and described in the Declarations if such property cannot be replaced with other property of like kind and quality;
- b. Property held as samples or for delivery after sale;
- c. Property in storage away from the "premises" shown in the Declarations; or
- d. Contraband, or property in the course of illegal transportation or trade.

3. Covered Causes Of Loss

Covered Causes of Loss means Direct Physical Loss Or Damage to Covered Property except those causes of loss listed in the Exclusions.

4. Additional Coverage – Collapse

The coverage provided under this Additional Coverage – Collapse applies only to an abrupt collapse as described and limited in Paragraphs a. through c.

- a. For the purpose of this Additional Coverage – Collapse, abrupt collapse means an abrupt falling down or caving in of a building or any part of a building with the result that the building or part of the building cannot be occupied for its intended purpose.

- b. We will pay for direct physical loss or damage to Covered Property, caused by abrupt collapse of a building or any part of a building that contains Covered Property insured under this coverage form, if such collapse is caused by one or more of the following:

- (1) Building decay that is hidden from view, unless the presence of such decay is known to an insured prior to collapse;
- (2) Insect or vermin damage that is hidden from view, unless the presence of such damage is known to an insured prior to collapse;
- (3) Use of defective material or methods in construction, remodeling or renovation if the abrupt collapse occurs during the course of the construction, remodeling or renovation.
- (4) Use of defective material or methods in construction, remodeling or renovation if the abrupt collapse occurs after the construction, remodeling or renovation is complete, but only if the collapse is caused in part by:
 - (a) A cause of loss listed in Paragraph (1) or (2);
 - (b) One or more of the following causes of loss: Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; all only as insured against in this coverage form;
 - (c) Weight of people or personal property; or
 - (d) Weight of rain that collects on a roof.

- c. This Additional Coverage – Collapse will not increase the Limits of Insurance provided in this coverage form.

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5. Coverage Extensions**a. Removal**

If you give us written notice within 10 days of removal of your "valuable papers and records" because of imminent danger of loss or damage, we will pay for loss or damage while it is:

- (1) At a safe place away from your "premises"; or
- (2) Being taken to and returned from that place.

This Coverage Extension is included within the Limits of Insurance applicable to the "premises" from which the Covered Property is removed.

b. Away From Your Premises

We will pay up to \$5,000 for loss or damage to Covered Property while it is away from your "premises."

But if a higher Limit of Insurance is specified in the Declarations, the higher limit will apply.

The limit for this Coverage Extension is additional insurance.

B. Exclusions

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

a. Governmental Action

Seizure or destruction of property by order of governmental authority.

But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread if the fire would be covered under this coverage form.

b. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused.

But if nuclear reaction or radiation, or radioactive contamination results in fire, we will pay for the direct loss or damage caused by that fire if the fire would be covered under this coverage form.

c. War And Military Action

- (1) War, including undeclared or civil war;

- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

Exclusions **B.1.a.** through **B.1.c.** apply whether or not the loss event results in widespread damage or affects a substantial area.

2. We will not pay for loss or damage caused by or resulting from any of the following:

- a. Delay, loss of use, loss of market or any other consequential loss.

- b. Dishonest or criminal act committed by:

- (1) You, any of your partners, employees, directors, trustees, or authorized representatives;

- (2) A manager or a member if you are a limited liability company;

- (3) Anyone else with an interest in the property, or their employees or authorized representatives; or

- (4) Anyone else to whom the property is entrusted for any purpose.

This exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment.

This exclusion does not apply to Covered Property that is entrusted to others who are carriers for hire or to acts of destruction by your employees. But theft by employees is not covered.

- c. Errors or omissions in processing or copying.

But if errors or omissions in processing or copying result in fire or explosion, we will pay for the direct loss or damage caused by that fire or explosion if the fire or explosion would be covered under this coverage form.

- d. Electrical or magnetic injury, disturbance or erasure of electronic recordings.

But we will pay for direct loss or damage caused by lightning.

- e. Voluntary parting with any property by you or anyone entrusted with the property if induced to do so by any fraudulent scheme, trick, device or false pretense.

- f. Unauthorized instructions to transfer property to any person or to any place.
 - g. Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.
3. We will not pay for loss or damage caused by or resulting from any of the following. But if loss or damage by a Covered Cause of Loss results, we will pay for the loss or damage caused by that Covered Cause of Loss.
- a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in Paragraph 1. above to produce the loss or damage.
 - b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
 - c. Faulty, inadequate or defective:
 - (1) Planning, zoning, development, surveying, siting;
 - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - (3) Materials used in repair, construction, renovation or remodeling; or
 - (4) Maintenance;

of part or all of any property wherever located.
 - d. Collapse, including any of the following conditions of property or any part of the property:
 - (1) An abrupt falling down or caving in;
 - (2) Loss of structural integrity, including separation of parts of the property or property in danger of falling down or caving in; or
 - (3) Any cracking, bulging, sagging, bending, leaning, settling, shrinking or expansion as such condition relates to Paragraph (1) or (2).

This Exclusion, **d.**, does not apply to the extent that coverage is provided under the Additional Coverage – Collapse or to collapse caused by one or more of the following: Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; weight of people or personal property; weight of rain that collects on a roof.

- e. Wear and tear, any quality in the property that causes it to damage or destroy itself, gradual deterioration; insects, vermin or rodents.

C. Limits Of Insurance

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations.

D. Deductible

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable Limits of Insurance exceeds the Deductible shown in the Declarations. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

E. Additional Conditions

1. Valuation – Specifically Declared Items

The following is added to General Condition **F. Valuation** in the Commercial Inland Marine Conditions:

The value of each item of property that is specifically declared and described in the Declarations is the applicable Limit of Insurance shown in the Declarations for that item.

2. Recoveries

The following is added to Loss Condition **H. Recovered Property** in the Commercial Inland Marine Conditions:

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. If so, your loss or damage will be readjusted based on the amount you received for the property recovered, with allowance for recovery expenses incurred.

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3. The following conditions apply in addition to the Commercial Inland Marine Conditions and the Common Policy Conditions:

a. Coverage Territory

We cover property:

- (1) Within your "premises"; and
- (2) Away from your "premises" while in transit or within premises of others if those premises are located or the transit is within:
 - (a) The United States of America (including its territories and possessions);
 - (b) Puerto Rico; and
 - (c) Canada.

b. Protection Of Records

Whenever you are not open for business, and except while you are actually using the property, you must keep all "valuable papers and records" in receptacles that are described in the Declarations.

F. Definitions

1. "Valuable papers and records" means inscribed, printed or written documents, manuscripts or records, including abstracts, books, deeds, drawings, films, maps or mortgages.

But "valuable papers and records" does not mean "money" or "securities," converted data, programs or instructions used in your data processing operations, including the materials on which the data is recorded.

2. "Premises" means that interior portion of the building at the address shown in the Declarations that you occupy for your business.

3. "Money" means:

- a. Currency, coins and bank notes whether or not in current use; and
- b. Travelers checks, register checks and money orders held for sale to the public.

4. "Securities" means negotiable and non-negotiable instruments or contracts representing either "money" or other property and includes:

- a. Tokens, tickets, revenue and other stamps whether or not in current use; and
- b. Evidences of debt issued in connection with credit or charge cards, which cards are not of your own issue;

but does not include "money."

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****LOSS PAYABLE PROVISIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE FORM

SCHEDULE

<u>Location (If Applicable)</u>	<u>Description of Property</u>	<u>Loss Payee (Name & Address)</u>	<u>Provisions Applicable</u>		
			<u>Loss Payable</u>	<u>Lender's Loss Payable</u>	<u>Contract Of Sale</u>

REFER TO INLAND MARINE LOSS PAYEE SCHEDULE

A. When this endorsement is attached to your Commercial Inland Marine Coverage Form the term Coverage Form in this endorsement is replaced by the term Policy.

B. LOSS PAYABLE

The following is added under the Loss Conditions section of the Commercial Inland Marine Conditions, Paragraph E. – Loss Payment:

For Covered Property in which both you and a Loss Payee shown in the above Schedule have an insurable interest, we will:

1. Adjust losses with you; and
2. Pay any claim for loss or damage jointly to you and the Loss Payee, as interests may appear.

C. LENDER'S LOSS PAYABLE

1. The Loss Payee shown in the above Schedule is a creditor (including a mortgageholder or trustee) with whom you have entered a contract for the sale of Covered Property, whose interest in that Covered Property is established by such written contracts as:

- a. Bills of lading;
- b. Financing statements;
- c. Chattel mortgages.

2. For Covered Property in which both you and a Loss Payee have an insurable interest:

- a. We will pay for covered loss or damage to each Loss Payee in their order of precedence, as interests may appear;
- b. The Loss Payee has the right to receive loss payment even if the Loss Payee has started foreclosure or similar action on the Covered Property;
- c. If we deny your claim because of your acts or because you have failed to comply with the terms of the Coverage Form, the Loss Payee will still have the right to receive loss payment if the Loss Payee:

- (1) Pays any premium due under this Coverage Form at our request if you have failed to do so;
- (2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and
- (3) Has notified us of any change in ownership, occupancy or substantial change in risk known to the Loss Payee.

All of the terms of this Coverage Form will then apply directly to the Loss Payee.

- d. If we pay the Loss Payee for any loss or damage and deny payment to you because of

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your acts or because you have failed to comply with the terms of this Coverage Form:

- (1) The Loss Payee's rights will be transferred to us to the extent of the amount we pay; and
- (2) The Loss Payee's rights to recover the full amount of the Loss Payee's claim will not be impaired.

At our option, we may pay to the Loss Payee the whole principle on the debt plus any accrued interest. In this event, you will pay your remaining debt to us.

3. If we cancel this policy, we will give written notice to the Loss Payee at least:
 - a. 10 days before the effective date of cancellation if we cancel for your non-payment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.

4. If we do not renew this policy, we will give written notice to the Loss Payee at least 10 days before the expiration date of this policy.

D. CONTRACT OF SALE

1. The Loss Payee shown in the Schedule is a person or organization you have entered a contract with for the sale of Covered Property.
2. For Covered Property in which both you and the Loss Payee have an insurable interest we will:
 - a. Adjust losses with you; and
 - b. Pay any claim for loss or damage jointly to you and the Loss Payee, as interests may appear.
3. The following is added under the Loss Condition section of the Commercial Inland Marine Conditions, Paragraph **F. – Other Insurance**:

For Covered Property that is the subject of a contract of sale, the word "you" includes the Loss Payee.



CNA PARAMOUNT
Professional Services
General Liability Coverage Part Declarations

Policy Number: 6056872807

1. Named Insured and mailing address

Name: SESI CONSULTING ENGINEERS

Address: 12A MAPLE AVE

PINE BROOK, NJ 07058-9837

2. Type of Organization

Corporation

3. Limits of Insurance, Deductible

General Aggregate Limit

Products/Completed Operations Aggregate Limit

Personal And Advertising Injury Limit

Each Occurrence Limit

Damage To Premises Rented To You Limit

Medical Expense Limit – Any One Person

4. Premium, Surcharges Taxes and Fees at Issuance

Total Premium for this Coverage Part

New Jersey PLIGA Surcharge

Total Premium, Surcharges Taxes and Fees for this Coverage Part

Your Premium includes the following amount for
Certified Acts of Terrorism**5. Audit Period:**

Annual

**CNA PARAMOUNT**

Additional Declarations - General Liability Schedule of Locations and Coverages

Policy Number: 6056872807

Policy Level

Coverage/Hazard Description	Exposure	Premium Basis	Rate	Estimated Premium
Architects, Engineers, and Surveyors Extension: < 26% field work		(SL)	3%	
Subcontractor's Blanket Additional Insured		(SL)	15%	

Location Level

Location Number 1	Location Address: 12A MAPLE AVE PINE BROOK, NJ 07058			
Coverage/Hazard Description	Exposure	Premium Basis	Rate	Estimated Premium
Class Code 92663 Engineers or Architects - consulting - not engaged in actual construction. Products-completed operations are subject to the General Aggregate Limit.				
Premises & Operations		(P)	3.855	
Location Sub-Total				
Location Number 2	Location Address: 12 MAPLE AVENUE BLDG B PINE BROOK, NJ 07058			
Coverage/Hazard Description	Exposure	Premium Basis	Rate	Estimated Premium
Class Code 92663 Engineers or Architects - consulting - not engaged in actual construction. Products-completed operations are subject to the General Aggregate Limit.				
Premises & Operations	If Any	(P)	3.855	
Location Sub-Total				

**CNA PARAMOUNT**

**Additional Declarations -
General Liability Schedule of Locations and Coverages**

Policy Number: 6056872807

Location Level

Coverage/Hazard Description		Exposure	Premium Basis	Rate	Estimated Premium
Location Number 3	Location Address: 12A MAPLE AVE BUILDING 4 PINE BROOK, NJ 07058				
Coverage/Hazard Description		Exposure	Premium Basis	Rate	Estimated Premium
Class Code 92663 Engineers or Architects - consulting - not engaged in actual construction. Products-completed operations are subject to the General Aggregate Limit.					
Premises & Operations		If Any	(P)	3.855	
Location Sub-Total					



CNA PARAMOUNT

Commercial General Liability Coverage Part

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the **Named Insured** shown in the Declarations, and any other person or organization qualifying as a **Named Insured** under this policy. The words "we", "us" and "our" refer to the company providing this insurance.

The word **Insured** means any person or organization qualifying as such under Section II – **Who Is An Insured**.

Other words and phrases that appear in bold have special meaning. Refer to Section V – **Definitions**.

SECTION I – COVERAGES

COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the **Insured** becomes legally obligated to pay as **damages** because of **bodily injury** or **property damage** to which this insurance applies. We will have the right and duty to defend the **Insured** against any **suit** seeking those **damages**. However, we will have no duty to defend the **Insured** against any **suit** seeking **damages** for **bodily injury** or **property damage** to which this insurance does not apply. We may, at our discretion, investigate any **occurrence** and settle any claim or **suit** that may result. But:

- (1) The amount we will pay for **damages** is limited as described in Section III – **Limits Of Insurance**; and
- (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages A and B.

- b. This insurance applies to **bodily injury** and **property damage** only if:

- (1) The **bodily injury** or **property damage** is caused by an **occurrence** that takes place in the **coverage territory**;
- (2) The **bodily injury** or **property damage** occurs during the **policy period**; and
- (3) Prior to the **policy period**, no **Insured** listed under Paragraph 1. of Section II – **Who Is An Insured** and no **employee** authorized by you to give or receive notice of an **occurrence** or claim, knew that the **bodily injury** or **property damage** had occurred, in whole or in part. If such a listed **Insured** or authorized **employee** knew, prior to the **policy period**, that the **bodily injury** or **property damage** occurred, then any continuation, change or resumption of such **bodily injury** or **property damage** during or after the **policy period** will be deemed to have been known prior to the **policy period**.

- c. **Bodily injury** or **property damage** which occurs during the **policy period** and was not, prior to the **policy period**, known to have occurred by any **Insured** listed under Paragraph 1. of Section II – **Who Is An Insured** or any **employee** authorized by you to give or receive notice of an **occurrence** or claim, includes any continuation, change or resumption of that **bodily injury** or **property damage** after the end of the **policy period**.

- d. **Bodily injury** or **property damage** will be deemed to have been known to have occurred at the earliest time when any **Insured** listed under Paragraph 1. of Section II – **Who Is An Insured** or any **employee** authorized by you to give or receive notice of an **occurrence** or claim:

- (1) Reports all, or any part, of the **bodily injury** or **property damage** to us or any other insurer;
- (2) Receives a written or verbal demand or claim for **damages** because of the **bodily injury** or **property damage**; or
- (3) Becomes aware by any other means that **bodily injury** or **property damage** has occurred or has begun to occur.

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CNA PARAMOUNT

Commercial General Liability Coverage Part

- e. **Damages** because of **bodily injury** include **damages** claimed by any person or organization for care, loss of services or death resulting at any time from the **bodily injury**.

2. **Exclusions**

This insurance does not apply to:

a. **Expected Or Intended Injury**

Bodily injury or **property damage** expected or intended from the standpoint of the **Insured**. This exclusion does not apply to **bodily injury** resulting from the use of reasonable force to protect persons or property.

b. **Contractual Liability**

Bodily injury or **property damage** for which the **Insured** is obligated to pay **damages** by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for **damages**:

- (1) That the **Insured** would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an **Insured contract**, provided the **bodily injury** or **property damage** occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an **Insured contract**, reasonable attorneys' fees and necessary litigation expenses incurred by or for a party other than an **Insured** are deemed to be **damages** because of **bodily injury** or **property damage**, provided:
 - (a) Liability to such party for, or for the cost of, that party's defense has also been assumed in the same **Insured contract**; and
 - (b) Such attorneys' fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which **damages** to which this insurance applies are alleged.

c. **Liquor Liability**

Bodily injury or **property damage** for which any **Insured** may be held liable by reason of:

- (1) Causing or contributing to the intoxication of any person;
- (2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- (3) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies even if the claims against any **Insured** allege negligence or other wrongdoing in:

- (a) The supervision, hiring, employment, training or monitoring of others by that **Insured**; or
- (b) Providing or failing to provide transportation with respect to any person that may be under the influence of alcohol;

if the **occurrence** which caused the **bodily injury** or **property damage**, involved that which is described in Paragraph (1), (2) or (3) above.

However, this exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages. For the purposes of this exclusion, permitting a person to bring alcoholic beverages on your premises, for consumption on your premises, whether or not a fee is charged or a license is required for such activity, is not by itself considered the business of selling, serving or furnishing alcoholic beverages.

d. **Workers' Compensation And Similar Laws**

Any obligation of the **Insured** under a workers' compensation, disability benefits or unemployment compensation law or any similar law.



CNA PARAMOUNT

Commercial General Liability Coverage Part

e. Employer's Liability

Bodily injury to:

(1) An **employee** of the **Insured** arising out of and in the course of:

- (a) Employment by the **Insured**; or
- (b) Performing duties related to the conduct of the **Insured's** business; or

(2) The **spouse**, child, parent, brother or sister of that **employee** as a consequence of Paragraph (1) above.

This exclusion applies whether the **Insured** may be liable as an employer or in any other capacity and to any obligation to share **damages** with or repay someone else who must pay **damages** because of the injury.

This exclusion does not apply to liability assumed by the **Insured** under an **Insured contract**.

f. Pollution

(1) **Bodily injury** or **property damage** arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants**:

- (a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any **Insured**. However, this subparagraph does not apply to:
 - (i) **Bodily injury** if sustained within a building and caused by smoke, fumes, vapor or soot produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests;
 - (ii) **Bodily injury** or **property damage** for which you may be held liable, if you are a contractor and the owner or lessee of such premises, site or location has been added to your policy as an additional **Insured** with respect to your ongoing operations performed for that additional **Insured** at that premises, site or location and such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any **Insured**, other than that additional **Insured**; or
 - (iii) **Bodily injury** or **property damage** arising out of heat, smoke or fumes from a **hostile fire**;
- (b) At or from any premises, site or location which is or was at any time used by or for any **Insured** or others for the handling, storage, disposal, processing or treatment of waste;
- (c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for:
 - (i) Any **Insured**; or
 - (ii) Any person or organization for whom you may be legally responsible; or
- (d) At or from any premises, site or location on which any **Insured** or any contractors or subcontractors working directly or indirectly on any **Insured's** behalf are performing operations if the **pollutants** are brought on or to the premises, site or location in connection with such operations by such **Insured**, contractor or subcontractor. However, this subparagraph does not apply to:
 - (i) **Bodily injury** or **property damage** arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of **mobile equipment** or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. This exception does not apply if the **bodily injury** or **property damage** arises out of the intentional discharge, dispersal or release of the fuels, lubricants or other operating fluids, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent that they be discharged, dispersed or released as part of the operations being performed by such **Insured**, contractor or subcontractor;

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CNA PARAMOUNT

Commercial General Liability Coverage Part

(ii) **Bodily injury or property damage** sustained within a building and caused by the release of gases, fumes or vapors from materials brought into that building in connection with operations being performed by you or on your behalf by a contractor or subcontractor; or

(iii) **Bodily injury or property damage** arising out of heat, smoke or fumes from a **hostile fire**.

(e) At or from any premises, site or location on which any **Insured** or any contractors or subcontractors working directly or indirectly on any **Insured's** behalf are performing operations if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, **pollutants**.

(2) Any loss, cost or expense arising out of any:

(a) Request, demand, order or statutory or regulatory requirement that any **Insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, **pollutants**; or

(b) Claim or suit by or on behalf of a governmental authority for **damages** because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, **pollutants**.

However, this paragraph does not apply to liability for **damages** because of **property damage** that the **Insured** would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or **suit** by or on behalf of a governmental authority.

g. Aircraft, Auto Or Watercraft

Bodily injury or property damage arising out of the ownership, maintenance, use or entrustment to others of any aircraft, **auto** or watercraft owned or operated by or rented or loaned to any **Insured**. Use includes operation and **loading or unloading**.

This exclusion applies even if the claims against any **Insured** allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that **Insured**, if the **occurrence** which caused the **bodily injury or property damage** involved the ownership, maintenance, use or entrustment to others of any aircraft, **auto** or watercraft that is owned or operated by or rented or loaned to any **Insured**.

This exclusion does not apply to:

(1) A watercraft while ashore on premises you own or rent;

(2) A watercraft you do not own that is:

(a) Less than 26 feet long; and

(b) Not being used to carry persons or property for a charge;

(3) Parking an **auto** on, or on the ways next to, premises you own or rent, provided the **auto** is not owned by or rented or loaned to you or the **Insured**;

(4) Liability assumed under any **Insured contract** for the ownership, maintenance or use of aircraft or watercraft; or

(5) **Bodily injury or property damage** arising out of:

(a) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of **mobile equipment** if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or

(b) The operation of any of the machinery or equipment listed in Paragraph **f.(2)** or **f.(3)** of the definition of **mobile equipment**.



CNA PARAMOUNT

Commercial General Liability Coverage Part

h. Mobile Equipment

Bodily injury or **property damage** arising out of:

- (1) The transportation of **mobile equipment** by an **auto** owned or operated by or rented or loaned to any **Insured**; or
- (2) The use of **mobile equipment** in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunting activity.

i. War

Bodily injury or **property damage**, however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

j. Damage To Property

Property damage to:

- (1) Property you own, rent, or occupy, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;
- (2) Premises you sell, give away or abandon, if the **property damage** arises out of any part of those premises;
- (3) Property loaned to you;
- (4) Personal property in the care, custody or control of the **Insured**;
- (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the **property damage** arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because **your work** was incorrectly performed on it.

Paragraphs (1), (3) and (4) of this exclusion do not apply to **property damage** (other than damage by fire) to premises, including the contents of such premises, rented to you for a period of seven or fewer consecutive days. A separate limit of insurance applies to Damage To Premises Rented To You as described in Section III – **Limits Of Insurance**.

Paragraph (2) of this exclusion does not apply if the premises are **your work** and were never occupied, rented or held for rental by you.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to **property damage** included in the **products-completed operations hazard**.

k. Damage To Your Product

Property damage to **your product** arising out of it or any part of it.

l. Damage To Your Work

Property damage to **your work** arising out of it or any part of it and included in the **products-completed operations hazard**.

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CNA PARAMOUNT

Commercial General Liability Coverage Part

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

m. Damage To Impaired Property Or Property Not Physically Injured

Property damage to **impaired property** or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy or dangerous condition in **your product** or **your work**; or
- (2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to **your product** or **your work** after it has been put to its intended use.

n. Recall Of Products, Work Or Impaired Property

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) **Your product**;
- (2) **Your work**; or
- (3) **Impaired property**;

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

o. Personal And Advertising Injury

Bodily injury arising out of **personal and advertising injury**.

p. Electronic Data

Damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

However, this exclusion does not apply to liability for **damages** because of **bodily injury**.

As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

q. Recording And Distribution Of Material Or Information In Violation Of Law

Bodily injury or **property damage** arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or
- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

Exclusions **c.** through **n.** do not apply to damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in Section **III – Limits Of Insurance**.



CNA PARAMOUNT

Commercial General Liability Coverage Part

COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the **Insured** becomes legally obligated to pay as **damages** because of **personal and advertising injury** to which this insurance applies. We will have the right and duty to defend the **Insured** against any **suit** seeking those **damages**. However, we will have no duty to defend the **Insured** against any **suit** seeking **damages** for **personal and advertising injury** to which this insurance does not apply. We may, at our discretion, investigate any offense and settle any claim or **suit** that may result. But:

(1) The amount we will pay for **damages** is limited as described in Section III – Limits Of Insurance; and

(2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages A and B.

- b. This insurance applies to **personal and advertising injury** caused by an offense arising out of your business but only if the offense was committed in the **coverage territory** during the **policy period**.

2. Exclusions

This insurance does not apply to:

a. Knowing Violation Of Rights Of Another

Personal and advertising injury caused by or at the direction of the **Insured** with the knowledge that the act would violate the rights of another and would inflict **personal and advertising injury**.

b. Material Published With Knowledge Of Falsity

Personal and advertising injury arising out of oral or written publication, in any manner, of material, if done by or at the direction of the **Insured** with knowledge of its falsity.

c. Material Published Prior To Policy Period

Personal and advertising injury arising out of oral or written publication, in any manner, of material whose first publication took place before the beginning of the **policy period**.

d. Criminal Acts

Personal and advertising injury arising out of a criminal act committed by or at the direction of the **Insured**.

e. Contractual Liability

Personal and advertising injury for which the **Insured** has assumed liability in a contract or agreement. This exclusion does not apply to liability for **damages** that the **Insured** would have in the absence of the contract or agreement.

f. Breach Of Contract

Personal and advertising injury arising out of a breach of contract, except an implied contract to use another's advertising idea in your **advertisement**.

g. Quality Or Performance Of Goods – Failure To Conform To Statements

Personal and advertising injury arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your **advertisement**.

h. Wrong Description Of Prices

Personal and advertising injury arising out of the wrong description of the price of goods, products or services stated in your **advertisement**.

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i. **Infringement Of Copyright, Patent, Trademark Or Trade Secret**

Personal and advertising injury arising out of the infringement of copyright, patent, trademark, trade secret or other intellectual property rights. Under this exclusion, such other intellectual property rights do not include the use of another's advertising idea in your **advertisement**.

However, this exclusion does not apply to infringement, in your **advertisement**, of copyright, trade dress or slogan.

j. **Insureds In Media And Internet Type Businesses**

Personal and advertising injury committed by an **Insured** whose business is:

- (1) Advertising, broadcasting, publishing or telecasting;
- (2) Designing or determining content of web sites for others; or
- (3) An Internet search, access, content or service provider.

However, this exclusion does not apply to Paragraphs **14.a., b. and c.** of **personal and advertising injury** under the Definitions section.

For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for you or others anywhere on the Internet, is not by itself, considered the business of advertising, broadcasting, publishing or telecasting.

k. **Electronic Chatrooms Or Bulletin Boards**

Personal and advertising injury arising out of an electronic chatroom or bulletin board the **Insured** hosts, owns, or over which the **Insured** exercises control.

l. **Unauthorized Use Of Another's Name Or Product**

Personal and advertising injury arising out of the unauthorized use of another's name or product in your e-mail address, domain name or metatag, or any other similar tactics to mislead another's potential customers.

m. **Pollution**

Personal and advertising injury arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants** at any time.

n. **Pollution-related**

Any loss, cost or expense arising out of any:

- (1) Request, demand, order or statutory or regulatory requirement that any **Insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, **pollutants**; or
- (2) Claim or suit by or on behalf of a governmental authority for **damages** because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, **pollutants**.

o. **War**

Personal and advertising injury, however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.



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p. Recording And Distribution Of Material Or Information In Violation Of Law

Personal and advertising injury arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or
- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

COVERAGE C – MEDICAL PAYMENTS

1. Insuring Agreement

- a. We will pay medical expenses as described below for **bodily injury** caused by an accident:

- (1) On premises you own or rent;
- (2) On ways next to premises you own or rent; or
- (3) Because of your operations;

provided that:

- (a) The accident takes place in the **coverage territory** and during the **policy period**;
- (b) The expenses are incurred and reported to us within one year of the date of the accident; and
- (c) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.

- b. We will make these payments regardless of fault. These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:

- (1) First aid administered at the time of an accident;
- (2) Necessary medical, surgical, X-ray and dental services, including prosthetic devices; and
- (3) Necessary ambulance, hospital, professional nursing and funeral services.

2. Exclusions

We will not pay expenses for **bodily injury**:

a. Any Insured

To any **Insured**, except **volunteer workers**.

b. Hired Person

To a person hired to do work for or on behalf of any **Insured** or a tenant of any **Insured**.

c. Injury On Normally Occupied Premises

To a person injured on that part of premises you own or rent that the person normally occupies.

d. Workers' Compensation And Similar Laws

To a person, whether or not an **employee** of any **Insured**, if benefits for the **bodily injury** are payable or must be provided under a workers' compensation or disability benefits law or a similar law.

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e. Athletics Activities

To a person injured while practicing, instructing or participating in any physical exercises or games, sports, or athletic contests.

f. Products-Completed Operations Hazard

Included within the **products-completed operations hazard**.

g. Coverage A Exclusions

Excluded under Coverage **A**.

SUPPLEMENTARY PAYMENTS – COVERAGES A AND B

1. We will pay, with respect to any claim we investigate or settle, or any **suit** against an **Insured** we defend:
 - a. All expenses we incur.
 - b. Up to \$250 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
 - c. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
 - d. All reasonable expenses incurred by the **Insured** at our request to assist us in the investigation or defense of the claim or **suit**, including actual loss of earnings up to \$250 a day because of time off from work.
 - e. All court costs taxed against the **Insured** in the **suit**. However, these payments do not include attorneys' fees or attorneys' expenses taxed against the **Insured**.
 - f. Prejudgment interest awarded against the **Insured** on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.
 - g. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.

2. If we defend an **Insured** against a **suit** and an indemnitee of the **Insured** is also named as a party to the **suit**, we will defend that indemnitee if all of the following conditions are met:
 - a. The **suit** against the indemnitee seeks **damages** for which the **Insured** has assumed the liability of the indemnitee in a contract or agreement that is an **Insured contract**;
 - b. This insurance applies to such liability assumed by the **Insured**;
 - c. The obligation to defend, or the cost of the defense of, that indemnitee, has also been assumed by the **Insured** in the same **Insured contract**;
 - d. The allegations in the **suit** and the information we know about the **occurrence** are such that no conflict appears to exist between the interests of the **Insured** and the interests of the indemnitee;
 - e. The indemnitee and the **Insured** ask us to conduct and control the defense of that indemnitee against such **suit** and agree that we can assign the same counsel to defend the **Insured** and the indemnitee; and
 - f. The indemnitee:
 - (1) Agrees in writing to:
 - (a) Cooperate with us in the investigation, settlement or defense of the **suit**;
 - (b) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the **suit**;



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- (c) Notify any other insurer whose coverage is available to the indemnitee; and
- (d) Cooperate with us with respect to coordinating other applicable insurance available to the indemnitee; and
- (2) Provides us with written authorization to:
 - (a) Obtain records and other information related to the **suit**; and
 - (b) Conduct and control the defense of the indemnitee in such **suit**.

So long as the above conditions are met, attorneys' fees incurred by us in the defense of that indemnitee, necessary litigation expenses incurred by us and necessary litigation expenses incurred by the indemnitee at our request will be paid as Supplementary Payments. Notwithstanding the provisions of Paragraph **2.b.(2)** of Section **I – Coverage A – Bodily Injury And Property Damage Liability**, such payments will not be deemed to be **damages** for **bodily injury** and **property damage** and will not reduce the limits of insurance.

Our obligation to defend an **Insured's** indemnitee and to pay for attorneys' fees and necessary litigation expenses as Supplementary Payments ends when we have used up the applicable limit of insurance in the payment of judgments or settlements or the conditions set forth above, or the terms of the agreement described in Paragraph **f.** above, are no longer met.

SECTION II – WHO IS AN INSURED

1. If you are designated in the Declarations as:
 - a. An individual, you and your **spouse** are **Insureds**, but only with respect to the conduct of a business of which you are the sole owner.
 - b. A partnership or joint venture, you are an **Insured**. Your members, your partners, and their **spouses** are also **Insureds**, but only with respect to the conduct of your business.
 - c. A limited liability company, you are an **Insured**. Your members are also **Insureds**, but only with respect to the conduct of your business. Your managers are **Insureds**, but only with respect to their duties as your managers.
 - d. An organization other than a partnership, joint venture or limited liability company, you are an **Insured**. Your **executive officers** and directors are **Insureds**, but only with respect to their duties as your officers or directors. Your stockholders are also **Insureds**, but only with respect to their liability as stockholders.
 - e. A trust, you are an **Insured**. Your trustees are also **Insureds**, but only with respect to their duties as trustees.
2. Each of the following is also an **Insured**:
 - a. Your **volunteer workers** only while performing duties related to the conduct of your business, or your **employees**, other than either your **executive officers** (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, none of these **employees** or **volunteer workers** are **Insureds** for:

(1) **Bodily injury or personal and advertising injury:**

- (a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), to a co-**employee** while in the course of his or her employment or performing duties related to the conduct of your business, or to your other **volunteer workers** while performing duties related to the conduct of your business;
- (b) To the **spouse**, child, parent, brother or sister of that co-**employee** or **volunteer worker** as a consequence of Paragraph (1)(a) above;
- (c) For which there is any obligation to share **damages** with or repay someone else who must pay **damages** because of the injury described in Paragraph (1)(a) or (b) above; or
- (d) Arising out of his or her providing or failing to provide professional health care services.





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(2) **Property damage** to property:

(a) Owned, occupied or used by;

(b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by;

you, any of your **employees, volunteer workers**, any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).b. Any person (other than your **employee** or **volunteer worker**), or any organization while acting as your real estate manager.

c. Any person or organization having proper temporary custody of your property if you die, but only:

(1) With respect to liability arising out of the maintenance or use of that property; and

(2) Until your legal representative has been appointed.

d. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this **Coverage Part**.3. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a **Named Insured** if there is no other similar insurance available to that organization. However:a. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the **policy period**, whichever is earlier;b. Coverage **A** does not apply to **bodily injury** or **property damage** that occurred before you acquired or formed the organization; andc. Coverage **B** does not apply to **personal and advertising injury** arising out of an offense committed before you acquired or formed the organization.No person or organization is an **Insured** with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a **Named Insured** in the Declarations.**SECTION III – LIMITS OF INSURANCE**

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:

a. **Insureds**;b. Claims made or **suits** brought; orc. Persons or organizations making claims or bringing **suits**.

2. The General Aggregate Limit is the most we will pay for the sum of:

a. Medical expenses under Coverage **C**;b. **Damages** under Coverage **A**, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; andc. **Damages** under Coverage **B**.3. The Products-Completed Operations Aggregate Limit is the most we will pay under Coverage **A** for **damages** because of **bodily injury** and **property damage** included in the **products-completed operations hazard**.4. Subject to Paragraph 2. above, the Personal And Advertising Injury Limit is the most we will pay under Coverage **B** for the sum of all **damages** because of all **personal and advertising injury** sustained by any one person or organization.



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5. Subject to Paragraph 2. or 3. above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:
- a. **Damages** under Coverage A; and
 - b. Medical expenses under Coverage C
- because of all **bodily injury** and **property damage** arising out of any one **occurrence**.
6. Subject to Paragraph 5. above, the Damage To Premises Rented To You Limit is the most we will pay under Coverage A for **damages** because of **property damage** to any one premises, while rented to you, or in the case of damage by fire, while rented to you or temporarily occupied by you with permission of the owner.
7. Subject to Paragraph 5. above, the Medical Expense Limit is the most we will pay under Coverage C for all medical expenses because of **bodily injury** sustained by any one person.

The Limits of Insurance of this **Coverage Part** apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the **policy period** shown in the Declarations, unless the **policy period** is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS

1. Bankruptcy

Bankruptcy or insolvency of the **Insured** or of the **Insured's** estate will not relieve us of our obligations under this **Coverage Part**.

2. Duties In The Event Of Occurrence, Offense, Claim Or Suit

- a. You must see to it that we are notified as soon as practicable of an **occurrence** or an offense which may result in a claim. To the extent possible, notice should include:

- (1) How, when and where the **occurrence** or offense took place;
- (2) The names and addresses of any injured persons and witnesses; and
- (3) The nature and location of any injury or damage arising out of the **occurrence** or offense.

- b. If a claim is made or **suit** is brought against any **Insured**, you must:

- (1) Immediately record the specifics of the claim or **suit** and the date received; and
- (2) Notify us as soon as practicable.

You must see to it that we receive written notice of the claim or **suit** as soon as practicable.

- c. You and any other involved **Insured** must:

- (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or **suit**;
- (2) Authorize us to obtain records and other information;
- (3) Cooperate with us in the investigation or settlement of the claim or defense against the **suit**; and
- (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the **Insured** because of injury or damage to which this insurance may also apply.

- d. No **Insured** will, except at that **Insured's** own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

3. Legal Action Against Us

No person or organization has a right under this **Coverage Part**:

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- a. To join us as a party or otherwise bring us into a **suit** asking for **damages** from an **Insured**; or
- b. To sue us on this **Coverage Part** unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an **Insured**; but we will not be liable for **damages** that are not payable under the terms of this **Coverage Part** or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the **Insured** and the claimant or the claimant's legal representative.

4. Other Insurance

If other valid and collectible insurance is available to the **Insured** for a loss we cover under Coverages **A** or **B** of this **Coverage Part**, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary except when Paragraph **b.** below applies. If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in Paragraph **c.** below.

b. Excess Insurance

(1) This insurance is excess over:

(a) Any of the other insurance, whether primary, excess, contingent or on any other basis:

- (i) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for **your work**;
- (ii) That is Fire insurance for premises rented to you or temporarily occupied by you with permission of the owner;
- (iii) That is insurance purchased by you to cover your liability as a tenant for **property damage** to premises rented to you or temporarily occupied by you with permission of the owner; or
- (iv) If the loss arises out of the maintenance or use of aircraft, **autos** or watercraft to the extent not subject to Exclusion **g.** of Section **I – Coverage A – Bodily Injury And Property Damage Liability**.

(b) Any other primary insurance available to you covering liability for **damages** arising out of the premises or operations, or the products and completed operations, for which you have been added as an additional **Insured**.

(2) When this insurance is excess, we will have no duty under Coverages **A** or **B** to defend the **Insured** against any **suit** if any other insurer has a duty to defend the **Insured** against that **suit**. If no other insurer defends, we will undertake to do so, but we will be entitled to the **Insured's** rights against all those other insurers.

(3) When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

(a) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and

(b) The total of all deductible and self-**Insured** amounts under all that other insurance.

(4) We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this **Coverage Part**.

c. Method Of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.



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If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

5. Premium Audit

- a. We will compute all premiums for this **Coverage Part** in accordance with our rules and rates.
- b. Premium shown in this **Coverage Part** as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period and send notice to the **First Named Insured**. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the **policy period** is greater than the earned premium, we will return the excess to the **First Named Insured**.
- c. The **First Named Insured** must keep records of the information we need for premium computation, and send us copies at such times as we may request.

6. Representations

By accepting this policy, you agree:

- a. The statements in the Declarations are accurate and complete;
- b. Those statements are based upon representations you made to us; and
- c. We have issued this policy in reliance upon your representations.

7. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this **Coverage Part** to the **First Named Insured**, this insurance applies:

- a. As if each **Named Insured** were the only **Named Insured**; and
- b. Separately to each **Insured** against whom claim is made or **suit** is brought.

8. Transfer Of Rights Of Recovery Against Others To Us

If the **Insured** has rights to recover all or part of any payment we have made under this **Coverage Part**, those rights are transferred to us. The **Insured** must do nothing after loss to impair them. At our request, the **Insured** will bring **suit** or transfer those rights to us and help us enforce them.

9. When We Do Not Renew

If we decide not to renew this **Coverage Part**, we will mail or deliver to the **First Named Insured** shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION V – DEFINITIONS

1. **Advertisement** means a notice that is broadcast or published to the general public or specific market segments about your goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:
 - a. Notices that are published include material placed on the Internet or on similar electronic means of communication; and
 - b. Regarding web sites, only that part of a web site that is about your goods, products or services for the purposes of attracting customers or supporters is considered an advertisement.
2. **Auto** means:
 - a. A land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment; or



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- b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

However, **auto** does not include **mobile equipment**.

3. **Bodily injury** means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.

4. **Coverage territory** means:

- a. The United States of America (including its territories and possessions), Puerto Rico and Canada;
- b. International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in Paragraph **a.** above; or
- c. All other parts of the world if the injury or damage arises out of:
 - (1) Goods or products made or sold by you in the territory described in Paragraph **a.** above;
 - (2) The activities of a person whose home is in the territory described in Paragraph **a.** above, but is away for a short time on your business; or
 - (3) **Personal and advertising injury** offenses that take place through the Internet or similar electronic means of communication;

provided the **Insured's** responsibility to pay **damages** is determined in a **suit** on the merits, in the territory described in Paragraph **a.** above or in a settlement we agree to.

5. **Employee** includes a **leased worker**. **Employee** does not include a **temporary worker**.

6. **Executive officer** means a person holding any of the officer positions created by your charter, constitution, bylaws or any other similar governing document.

7. **Hostile fire** means one which becomes uncontrollable or breaks out from where it was intended to be.

8. **Impaired property** means tangible property, other than **your product** or **your work**, that cannot be used or is less useful because:

- a. It incorporates **your product** or **your work** that is known or thought to be defective, deficient, inadequate or dangerous; or
- b. You have failed to fulfill the terms of a contract or agreement;

if such property can be restored to use by the repair, replacement, adjustment or removal of **your product** or **your work** or your fulfilling the terms of the contract or agreement.

9. **Insured contract** means:

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an **Insured contract**;
- b. A sidetrack agreement;
- c. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement;



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- f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for **bodily injury** or **property damage** to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph f. does not include that part of any contract or agreement:

- (1) That indemnifies a railroad for **bodily injury** or **property damage** arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing;
- (2) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
 - (a) Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or
- (3) Under which the **Insured**, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the **Insured's** rendering or failure to render professional services, including those listed in (2) above and supervisory, inspection, architectural or engineering activities.

10. **Leased worker** means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. **Leased worker** does not include a **temporary worker**.

11. **Loading or unloading** means the handling of property:

- a. After it is moved from the place where it is accepted for movement into or onto an aircraft, watercraft or **auto**;
- b. While it is in or on an aircraft, watercraft or **auto**; or
- c. While it is being moved from an aircraft, watercraft or **auto** to the place where it is finally delivered;

but **loading or unloading** does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or **auto**.

12. **Mobile equipment** means any of the following types of land vehicles, including any attached machinery or equipment:

- a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
- b. Vehicles maintained for use solely on or next to premises you own or rent;
- c. Vehicles that travel on crawler treads;
- d. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - (1) Power cranes, shovels, loaders, diggers or drills; or
 - (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;
- e. Vehicles not described in Paragraph a., b., c. or d. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - (1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - (2) Cherry pickers and similar devices used to raise or lower workers;
- f. Vehicles not described in Paragraph a., b., c. or d. above maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not **mobile equipment** but will be considered **autos**:





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- (1) Equipment designed primarily for:
 - (a) Snow removal;
 - (b) Road maintenance, but not construction or resurfacing; or
 - (c) Street cleaning;
- (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
- (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

However, **mobile equipment** does not include any land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered **autos**.

13. Occurrence means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

14. Personal and advertising injury means injury, including consequential **bodily injury**, arising out of one or more of the following offenses:

- a. False arrest, detention or imprisonment;
- b. Malicious prosecution;
- c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;
- d. Oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
- e. Oral or written publication, in any manner, of material that violates a person's right of privacy;
- f. The use of another's advertising idea in your **advertisement**; or
- g. Infringing upon another's copyright, trade dress or slogan in your **advertisement**.

15. Pollutants mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

16. Products-completed operations hazard:

- a. Includes all **bodily injury** and **property damage** occurring away from premises you own or rent and arising out of **your product** or **your work** except:
 - (1) Products that are still in your physical possession; or
 - (2) Work that has not yet been completed or abandoned. However, **your work** will be deemed completed at the earliest of the following times:
 - (a) When all of the work called for in your contract has been completed.
 - (b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.
 - (c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.



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Commercial General Liability Coverage Part

b. Does not include **bodily injury** or **property damage** arising out of:

- (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the **loading or unloading** of that vehicle by any **Insured**;
- (2) The existence of tools, uninstalled equipment or abandoned or unused materials; or
- (3) Products or operations for which the classification, listed in the Declarations or in a policy Schedule, states that products-completed operations are subject to the General Aggregate Limit.

17. **Property damage** means:

- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the **occurrence** that caused it.

For the purposes of this insurance, electronic data is not tangible property.

As used in this definition, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

18. **Suit** means a civil proceeding in which **damages** because of **bodily injury**, **property damage** or **personal and advertising injury** to which this insurance applies are alleged. **suit** includes:

- a. An arbitration proceeding in which such **damages** are claimed and to which the **Insured** must submit or does submit with our consent; or
- b. Any other alternative dispute resolution proceeding in which such **damages** are claimed and to which the **Insured** submits with our consent.

19. **Temporary worker** means a person who is furnished to you to substitute for a permanent **employee** on leave or to meet seasonal or short-term workload conditions.

20. **Volunteer worker** means a person who is not your **employee**, and who donates his or her work and acts at the direction of and within the scope of duties determined by you, and is not paid a fee, salary or other compensation by you or anyone else for their work performed for you.

21. **Your product**:

- a. Means:
 - (1) Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - (a) You;
 - (b) Others trading under your name; or
 - (c) A person or organization whose business or assets you have acquired; and
 - (2) Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.
- b. Includes:
 - (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of **your product**; and
 - (2) The providing of or failure to provide warnings or instructions.
- c. Does not include vending machines or other property rented to or located for the use of others but not sold.





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Commercial General Liability Coverage Part

22. Your work:

a. Means:

- (1)** Work or operations performed by you or on your behalf; and
- (2)** Materials, parts or equipment furnished in connection with such work or operations.

b. Includes:

- (1)** Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of **your work**; and
- (2)** The providing of or failure to provide warnings or instructions.

**CNA PARAMOUNT**

Architects, Engineers and Surveyors General Liability Extension Endorsement

It is understood and agreed that this endorsement amends the **COMMERCIAL GENERAL LIABILITY COVERAGE PART** as follows. If any other endorsement attached to this policy amends any provision also amended by this endorsement, then that other endorsement controls with respect to such provision, and the changes made by this endorsement with respect to such provision do not apply.

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Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2020

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CNA PARAMOUNT

Architects, Engineers and Surveyors General Liability Extension Endorsement

1. ADDITIONAL INSURED

- a. **WHO IS AN INSURED** is amended to include as an **Insured** any person or organization described in paragraphs **A. through I.** below whom a **Named Insured** is required to add as an additional insured on this **Coverage Part** under a written contract or written agreement, provided such contract or agreement:

(1) is currently in effect or becomes effective during the term of this **Coverage Part**; and

(2) was executed prior to:

(a) the **bodily injury** or **property damage**; or

(b) the offense that caused the **personal and advertising injury**,

for which such additional insured seeks coverage.

- b. However, subject always to the terms and conditions of this policy, including the limits of insurance, the Insurer will not provide such additional insured with:

(1) a higher limit of insurance than required by such contract or agreement; or

(2) coverage broader than required by such contract or agreement, and in no event broader than that described by the applicable paragraph **A. through I.** below.

Any coverage granted by this endorsement shall apply only to the extent permissible by law.

A. Controlling Interest

Any person or organization with a controlling interest in a **Named Insured**, but only with respect to such person or organization's liability for **bodily injury**, **property damage** or **personal and advertising injury** arising out of:

1. such person or organization's financial control of a **Named Insured**; or

2. premises such person or organization owns, maintains or controls while a **Named Insured** leases or occupies such premises;

provided that the coverage granted by this paragraph does not apply to structural alterations, new construction or demolition operations performed by, on behalf of, or for such additional insured.

B. Co-owner of Insured Premises

A co-owner of a premises co-owned by a **Named Insured** and covered under this insurance but only with respect to such co-owner's liability for **bodily injury**, **property damage** or **personal and advertising injury** as co-owner of such premises.

C. Engineers, Architects or Surveyors Engaged By You

An architect, engineer or surveyor engaged by the **Named Insured**, but only with respect to liability for **bodily injury**, **property damage** or **personal and advertising injury** caused in whole or in part by the **Named Insured's** acts or omissions, or the acts or omissions of those acting on the **Named Insured's** behalf:

a. in connection with the **Named Insured's** premises; or

b. in the performance of the **Named Insured's** ongoing operations.

But the coverage hereby granted to such additional insureds does not apply to **bodily injury**, **property damage** or **personal and advertising injury** arising out of the rendering of or failure to render any professional services by, on behalf of, or for the **Named Insured**, including but not limited to:

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Insured Name: SESI CONSULTING ENGINEERS

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1. the preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
2. supervisory, inspection, architectural or engineering activities.

D. Lessor of Equipment

Any person or organization from whom a **Named Insured** leases equipment, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** caused, in whole or in part, by the **Named Insured's** maintenance, operation or use of such equipment, provided that the **occurrence** giving rise to such **bodily injury, property damage** or the offense giving rise to such **personal and advertising injury** takes place prior to the termination of such lease.

E. Lessor of Land

Any person or organization from whom a **Named Insured** leases land but only with respect to liability for **bodily injury, property damage or personal and advertising injury** arising out of the ownership, maintenance or use of such land, provided that the **occurrence** giving rise to such **bodily injury, property damage** or the offense giving rise to such **personal and advertising injury** takes place prior to the termination of such lease. The coverage granted by this paragraph does not apply to structural alterations, new construction or demolition operations performed by, on behalf of, or for such additional insured.

F. Lessor of Premises

An owner or lessor of premises leased to the **Named Insured**, or such owner or lessor's real estate manager, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** arising out of the ownership, maintenance or use of such part of the premises leased to the **Named Insured**, and provided that the **occurrence** giving rise to such **bodily injury or property damage**, or the offense giving rise to such **personal and advertising injury**, takes place prior to the termination of such lease. The coverage granted by this paragraph does not apply to structural alterations, new construction or demolition operations performed by, on behalf of, or for such additional insured.

G. Mortgagee, Assignee or Receiver

A mortgagee, assignee or receiver of premises but only with respect to such mortgagee, assignee or receiver's liability for **bodily injury, property damage or personal and advertising injury** arising out of the **Named Insured's** ownership, maintenance, or use of a premises by a **Named Insured**.

The coverage granted by this paragraph does not apply to structural alterations, new construction or demolition operations performed by, on behalf of, or for such additional insured.

H. State or Governmental Agency or Subdivision or Political Subdivisions – Permits

A state or governmental agency or subdivision or political subdivision that has issued a permit or authorization but only with respect to such state or governmental agency or subdivision or political subdivision's liability for **bodily injury, property damage or personal and advertising injury** arising out of:

1. the following hazards in connection with premises a **Named Insured** owns, rents, or controls and to which this insurance applies:
 - a. the existence, maintenance, repair, construction, erection, or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, manholes, marquees, hoistaway openings, sidewalk vaults, street banners, or decorations and similar exposures; or
 - b. the construction, erection, or removal of elevators; or
 - c. the ownership, maintenance or use of any elevators covered by this insurance; or

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Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

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2. the permitted or authorized operations performed by a **Named Insured** or on a **Named Insured's** behalf.

The coverage granted by this paragraph does not apply to:

- a. **Bodily injury, property damage or personal and advertising injury** arising out of operations performed for the state or governmental agency or subdivision or political subdivision; or
- b. **Bodily injury or property damage** included within the **products-completed operations hazard**.

With respect to this provision's requirement that additional insured status must be requested under a written contract or agreement, the Insurer will treat as a written contract any governmental permit that requires the **Named Insured** to add the governmental entity as an additional insured.

I. Trade Show Event Lessor

- 1. With respect to a **Named Insured's** participation in a trade show event as an exhibitor, presenter or displayer, any person or organization whom the **Named Insured** is required to include as an additional insured, but only with respect to such person or organization's liability for **bodily injury, property damage or personal and advertising injury** caused by:
 - a. the **Named Insured's** acts or omissions; or
 - b. the acts or omissions of those acting on the **Named Insured's** behalf,
 in the performance of the **Named Insured's** ongoing operations at the trade show event premises during the trade show event.
- 2. The coverage granted by this paragraph does not apply to **bodily injury or property damage** included within the **products-completed operations hazard**.

2. ADDITIONAL INSURED - PRIMARY AND NON-CONTRIBUTORY TO ADDITIONAL INSURED'S INSURANCE

The **Other Insurance** Condition in the **COMMERCIAL GENERAL LIABILITY CONDITIONS** Section is amended to add the following paragraph:

If the **Named Insured** has agreed in writing in a contract or agreement that this insurance is primary and non-contributory relative to an additional insured's own insurance, then this insurance is primary, and the Insurer will not seek contribution from that other insurance. For the purpose of this Provision 2., the additional insured's own insurance means insurance on which the additional insured is a named insured. Otherwise, and notwithstanding anything to the contrary elsewhere in this Condition, the insurance provided to such person or organization is excess of any other insurance available to such person or organization.

3. ADDITIONAL INSURED – EXTENDED COVERAGE

When an additional insured is added by this or any other endorsement attached to this **Coverage Part, WHO IS AN INSURED** is amended to make the following natural persons **Insureds**.

If the additional insured is:

- a. An individual, then his or her **spouse** is an **Insured**;
- b. A partnership or joint venture, then its partners, members and their **spouses** are **Insureds**;
- c. A limited liability company, then its members and managers are **Insureds**; or
- d. An organization other than a partnership, joint venture or limited liability company, then its executive officers, directors and shareholders are **Insureds**;

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Insured Name: SESI CONSULTING ENGINEERS

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but only with respect to locations and operations covered by the additional insured endorsement's provisions, and only with respect to their respective roles within their organizations.

Please see the **ESTATES, LEGAL REPRESENTATIVES, AND SPOUSES** provision of this endorsement for additional coverage and restrictions applicable to **spouses** of natural person **Insureds**.

4. BOATS

Under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions** is amended to add the following additional exception to the exclusion entitled **Aircraft, Auto or Watercraft**:

This exclusion does not apply to:

Any watercraft owned by the **Named Insured** that is less than 30 feet long while being used in the course of the **Named Insured's** inspection or surveying work.

5. BODILY INJURY – EXPANDED DEFINITION

Under **DEFINITIONS**, the definition of **bodily injury** is deleted and replaced by the following:

Bodily injury means physical injury, sickness or disease sustained by a person, including death, humiliation, shock, mental anguish or mental injury sustained by that person at any time which results as a consequence of the physical injury, sickness or disease.

6. BROAD KNOWLEDGE OF OCCURRENCE/ NOTICE OF OCCURRENCE

Under **CONDITIONS**, the condition entitled **Duties in The Event of Occurrence, Offense, Claim or Suit** is amended to add the following provisions:

A. BROAD KNOWLEDGE OF OCCURRENCE

The **Named Insured** must give the Insurer or the Insurer's authorized representative notice of an **occurrence**, offense or **claim** only when the **occurrence**, offense or **claim** is known to a natural person **Named Insured**, to a partner, executive officer, manager or member of a **Named Insured**, or to an **employee** designated by any of the above to give such notice.

B. NOTICE OF OCCURRENCE

The **Named Insured's** rights under this **Coverage Part** will not be prejudiced if the **Named Insured** fails to give the Insurer notice of an **occurrence**, offense or **claim** and that failure is solely due to the **Named Insured's** reasonable belief that the **bodily injury** or **property damage** is not covered under this **Coverage Part**. However, the **Named Insured** shall give written notice of such **occurrence**, offense or **claim** to the Insurer as soon as the **Named Insured** is aware that this insurance may apply to such **occurrence**, offense or **claim**.

7. BROAD NAMED INSURED

WHO IS AN INSURED is amended to delete its Paragraph **3.** in its entirety and replace it with the following:

3. Pursuant to the limitations described in Paragraph **4.** below, any organization in which a **Named Insured** has management control:

- a.** on the effective date of this **Coverage Part**; or
- b.** by reason of a **Named Insured** creating or acquiring the organization during the **policy period**,

qualifies as a **Named Insured**, provided that there is no other similar liability insurance, whether primary, contributory, excess, contingent or otherwise, which provides coverage to such organization, or which would have

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provided coverage but for the exhaustion of its limit, and without regard to whether its coverage is broader or narrower than that provided by this insurance.

But this **BROAD NAMED INSURED** provision does not apply to:

- (a) any partnership, limited liability company or joint venture; or
- (b) any organization for which coverage is excluded by another endorsement attached to this **Coverage Part**.

For the purpose of this provision, management control means:

- A. owning interests representing more than 50% of the voting, appointment or designation power for the selection of a majority of the Board of Directors of a corporation; or
 - B. having the right, pursuant to a written trust agreement, to protect, control the use of, encumber or transfer or sell property held by a trust.
4. With respect to organizations which qualify as **Named Insureds** by virtue of Paragraph 3. above, this insurance does not apply to:
- a. **bodily injury** or **property damage** that first occurred prior to the date of management control, or that first occurs after management control ceases; nor
 - b. **personal or advertising injury** caused by an offense that first occurred prior to the date of management control or that first occurs after management control ceases.
5. The insurance provided by this **Coverage Part** applies to **Named Insureds** when trading under their own names or under such other trading names or doing-business-as names (dba) as any **Named Insured** should choose to employ.

8. CONTRACTUAL LIABILITY – RAILROADS

With respect to operations performed within 50 feet of railroad property, the definition of **insured contract** is replaced by the following:

Insured Contract means:

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to a **Named Insured** or temporarily occupied by a **Named Insured** you with permission of the owner is not an **insured contract**;
- b. A sidetrack agreement;
- c. Any easement or license agreement;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement;
- f. That part of any other contract or agreement pertaining to the **Named Insured's** business (including an indemnification of a municipality in connection with work performed for a municipality) under which the **Named Insured** assumes the tort liability of another party to pay for **bodily injury** or **property damage** to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph f. does not include that part of any contract or agreement:

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- (1) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
- (a) Preparing, approving or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage;
- (2) Under which the **Insured**, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in (1) above and supervisory, inspection, architectural or engineering activities.

9. ESTATES, LEGAL REPRESENTATIVES, AND SPOUSES

The estates, executors, heirs, legal representatives, administrators, trustees, beneficiaries and **spouses** of any natural person **Insured** or living trust shall also be insured under this policy; provided, however, coverage is afforded to such estates, executors, heirs, legal representatives, administrators, trustees, beneficiaries and **spouses** only for **claims** arising solely out of their capacity or status as such and, in the case of a **spouse**, where such **claim** seeks **damages** from marital community property, jointly held property or property transferred from such natural person **Insured** to such **spouse**. No coverage is provided for any act, error or omission of an estate, heir, legal representative, or **spouse** outside the scope of such person's capacity or status as such, provided, however, that the **spouse** of a natural person **Named Insured**, and the **spouses** of members or partners of joint venture or partnership **Named Insureds** are **Insureds** with respect to such **spouses'** acts, errors or omissions in the conduct of the **Named Insured's** business.

10. EXPECTED OR INTENDED INJURY – EXCEPTION FOR REASONABLE FORCE

Under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete the exclusion entitled **Expected or Intended Injury** and replace it with the following:

This insurance does not apply to:

Expected or Intended Injury

Bodily injury or **property damage** expected or intended from the standpoint of the **Insured**. This exclusion does not apply to **bodily injury** or **property damage** resulting from the use of reasonable force to protect persons or property.

11. GENERAL AGGREGATE LIMITS OF INSURANCE - PER LOCATION

- A. A separate Location General Aggregate Limit, equal to the amount of the General Aggregate Limit, is the most the Insurer will pay for the sum of:

- 1. All **damages** under **Coverage A**, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; and
- 2. All medical expenses under **Coverage C**,

that arise from **occurrences** or accidents which can be attributed solely to ongoing operations at that location. Such payments shall not reduce the General Aggregate Limit shown in the Declarations, nor the Location General Aggregate Limit of any other location.

- B. All:

- 1. **Damages** under **Coverage B**, regardless of the number of locations involved;





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2. **Damages** under **Coverage A**, caused by **occurrences** which cannot be attributed solely to ongoing operations at a single location, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; and
3. Medical expenses under **Coverage C** caused by accidents which cannot be attributed solely to ongoing operations at a single location,

will reduce the General Aggregate Limit shown in the Declarations.

- C. For the purpose of this **GENERAL AGGREGATE LIMITS OF INSURANCE - PER LOCATION** Provision, "location" means:

1. a premises the **Named Insured** owns or rents; or
2. a premises not owned or rented by any **Named Insured** at which the **Named Insured** is performing operations pursuant to a contract or written agreement. If operations at such a location have been discontinued and then restarted, or if the authorized parties deviate from plans, blueprints, designs, specifications or timetables, the location will still be deemed to be the same location.

For the purpose of determining the applicable aggregate limit of insurance, premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad shall be considered a single location.

- D. The limits shown in the Declarations for Each Occurrence, for Damage To Premises Rented To You and for Medical Expense continue to apply, but will be subject to either the Location General Aggregate Limit or the General Aggregate Limit, depending on whether the **occurrence** can be attributed solely to ongoing operations at a particular location.
- E. When coverage for liability arising out of the **products-completed operations hazard** is provided, any payments for **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**, regardless of the number of locations involved, will reduce the Products-Completed Operations Aggregate Limit shown in the Declarations.
- F. The provisions of **LIMITS OF INSURANCE** not otherwise modified by this **GENERAL AGGREGATE LIMITS OF INSURANCE - PER LOCATION** Provision shall continue to apply as stipulated.

12. IN REM ACTIONS

A quasi in rem action against any vessel owned or operated by or for the **Named Insured**, or chartered by or for the **Named Insured**, will be treated in the same manner as though the action were in personam against the **Named Insured**.

13. INCIDENTAL HEALTH CARE MALPRACTICE COVERAGE

Solely with respect to **bodily injury** that arises out of a **health care incident**:

- A. Under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the **Insuring Agreement** is amended to replace Paragraphs **1.b.(1)** and **1.b.(2)** with the following:
 - b. This insurance applies to **bodily injury** provided that the professional health care services are incidental to the **Named Insured's** primary business purpose, and only if:
 - (1) such **bodily injury** is caused by an **occurrence** that takes place in the **coverage territory**.
 - (2) the **bodily injury** first occurs during the **policy period**. All **bodily injury** arising from an **occurrence** will be deemed to have occurred at the time of the first act, error, or omission that is part of the **occurrence**; and

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Architects, Engineers and Surveyors General Liability Extension Endorsement

B. Under COVERAGES, Coverage A – Bodily Injury And Property Damage Liability, the paragraph entitled **Exclusions** is amended to:

i. add the following to the **Employers Liability** exclusion:

This exclusion applies only if the **bodily injury** arising from a **health care incident** is covered by other liability insurance available to the **Insured** (or which would have been available but for exhaustion of its limits).

ii. delete the exclusion entitled **Contractual Liability** and replace it with the following:

This insurance does not apply to:

Contractual Liability

the **Insured's** actual or alleged liability under any oral or written contract or agreement, including but not limited to express warranties or guarantees.

iii. to add the following additional exclusions:

This insurance does not apply to:

Discrimination

any actual or alleged discrimination, humiliation or harassment, including but not be limited to **claims** based on an individual's race, creed, color, age, gender, national origin, religion, disability, marital status or sexual orientation.

Dishonesty or Crime

Any actual or alleged dishonest, criminal or malicious act, error or omission.

Medicare/Medicaid Fraud

any actual or alleged violation of law with respect to Medicare, Medicaid, Tricare or any similar federal, state or local governmental program.

Services Excluded by Endorsement

Any **health care incident** for which coverage is excluded by endorsement.

C. DEFINITIONS is amended to:

i. add the following definitions:

Health care incident means an act, error or omission by the **Named Insured's employees** or **volunteer workers** in the rendering of:

a. **professional health care services** on behalf of the **Named Insured** or

b. Good Samaritan services rendered in an emergency and for which no payment is demanded or received.

Professional health care services means any health care services or the related furnishing of food, beverages, medical supplies or appliances by the following providers in their capacity as such but solely to the extent they are duly licensed as required:

a. Physician;





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- b. Nurse;
- c. Nurse practitioner;
- d. Emergency medical technician;
- e. Paramedic;
- f. Dentist;
- g. Physical therapist;
- h. Psychologist;
- i. Speech therapist;
- j. Other allied health professional; or

Professional health care services does not include any services rendered in connection with human clinical trials or product testing.

- ii. delete the definition of **occurrence** and replace it with the following:

Occurrence means a **health care incident**. All acts, errors or omissions that are logically connected by any common fact, circumstance, situation, transaction, event, advice or decision will be considered to constitute a single **occurrence**;

- iii. amend the definition of **Insured** to:

- a. add the following:

the **Named Insured's employees** are **Insureds** with respect to:

- (1) **bodily injury** to a co-**employee** while in the course of the co-**employee's** employment by the **Named Insured** or while performing duties related to the conduct of the **Named Insured's** business; and
- (2) **bodily injury** to a **volunteer worker** while performing duties related to the conduct of the **Named Insured's** business;

when such **bodily injury** arises out of a **health care incident**.

the **Named Insured's volunteer workers** are **Insureds** with respect to:

- (1) **bodily injury** to a co-**volunteer worker** while performing duties related to the conduct of the **Named Insured's** business; and
- (2) **bodily injury** to an **employee** while in the course of the **employee's** employment by the **Named Insured** or while performing duties related to the conduct of the **Named Insured's** business;

when such **bodily injury** arises out of a **health care incident**.

- b. delete Subparagraphs (a), (b), (c) and (d) of Paragraph 2.a.(1) of **WHO IS AN INSURED**.

- D. The **Other Insurance** condition is amended to delete Paragraph b.(1) in its entirety and replace it with the following:

Other Insurance

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2020

CNA000809



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Architects, Engineers and Surveyors General Liability Extension Endorsement

b. Excess Insurance

- (1) To the extent this insurance applies, it is excess over any other insurance, self insurance or risk transfer instrument, whether primary, excess, contingent or on any other basis, except for insurance purchased specifically by the **Named Insured** to be excess of this coverage.

14. JOINT VENTURES / PARTNERSHIP / LIMITED LIABILITY COMPANIES

A. Past Joint Ventures, Partnerships, Limited Liability Companies

The following is added to **WHO IS AN INSURED**:

If the **Named Insured** was a joint venturer, partner, or member of a limited liability company and such joint venture, partnership or limited liability company terminated prior to or during the **policy period**, such **Named Insured** is an **Insured** with respect to its interest in such joint venture, partnership or limited liability company but only to the extent that:

- a. any offense giving rise to **personal and advertising injury** occurred prior to such termination date, and the **personal and advertising injury** arising out of such offense, first occurred after such termination date;
- b. the **bodily injury** or **property damage** first occurred after such termination date; and
- c. there is no other valid and collectible insurance purchased specifically to insure the partnership, joint venture or limited liability company.

If the joint venture, partnership or limited liability company is or was insured under a **consolidated (wrap-up) insurance program**, then such insurance will always be considered valid and collectible for the purpose of paragraph c. above. But this provision will not serve to exclude **bodily injury**, **property damage** or **personal and advertising injury** that would otherwise be covered under the **Architects, Engineers And Surveyors General Liability Extension Endorsement** provision entitled **WRAP-UP EXTENSION: OCIP, CCIP, OR CONSOLIDATED (WRAP-UP) INSURANCE PROGRAMS**. Please see that provision for the definition of **consolidated (wrap-up) insurance program**.

B. Participation In Current Professional Joint Ventures

The following is added to **WHO IS AN INSURED**:

The **Named Insured** is also an **Insured** for participation in a current joint venture that is not named on the Declarations, but only if such joint venture meets all of the following criteria:

- a. Each and every one of the **Named Insured's** co-venturers are architectural, engineering or surveying firms only; and
- b. There is no other valid and collectible insurance purchased specifically to insure the joint venture.

However, the **Named Insured** is an **Insured** only for the conduct of such **Named Insured's** business within such a joint venture. The **Named Insured** is not insured for liability arising out of the acts or omissions of other co-venturers, nor of their partners, members or employees.

C. **WHO IS AN INSURED** is amended to delete its last paragraph and replace it with the following:

Except as provided under this **Architects, Engineers And Surveyors General Liability Extension Endorsement** or by the attachment of another endorsement (if any), no person or organization is an **Insured** with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a **Named Insured** in the Declarations.





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Architects, Engineers and Surveyors General Liability Extension Endorsement

15. LEGAL LIABILITY – DAMAGE TO PREMISES / ALIENATED PREMISES / PROPERTY IN THE NAMED INSURED'S CARE, CUSTODY OR CONTROL

- A. Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete exclusion **j. Damage to Property** in its entirety and replace it with the following:

This insurance does not apply to:

j. Damage to Property

Property damage to:

- (1) Property the **Named Insured** owns, rents, or occupies, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;
- (2) Premises the **Named Insured** sells, gives away or abandons, if the **property damage** arises out of any part of those premises;
- (3) Property loaned to the **Named Insured**;
- (4) Personal property in the care, custody or control of the **Insured**;
- (5) That particular part of real property on which the **Named Insured** or any contractors or subcontractors working directly or indirectly on the **Named Insured's** behalf are performing operations, if the **property damage** arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because **your work** was incorrectly performed on it.

Paragraphs (1), (3) and (4) of this exclusion do not apply to **property damage** (other than damage by fire) to premises rented to the **Named Insured** or temporarily occupied by the **Named Insured** with the permission of the owner, nor to the contents of premises rented to the **Named Insured** for a period of 7 or fewer consecutive days. A separate limit of insurance applies to Damage To Premises Rented To You as described in **LIMITS OF INSURANCE**.

Paragraph (2) of this exclusion does not apply if the premises are **your work**.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to **property damage** included in the **products-completed operations hazard**.

Paragraphs (3) and (4) of this exclusion do not apply to **property damage** to:

- i. tools, or equipment the **Named Insured** borrows from others, nor
- ii. other personal property of others in the **Named Insured's** care, custody or control while being used in the **Named Insured's** operations away from any **Named Insured's** premises.

However, the coverage granted by this exception to Paragraphs (3) and (4) does not apply to:

- a. property at a job site awaiting or during such property's installation, fabrication, or erection;
- b. property that is **mobile equipment** leased by an **Insured**;



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- c. property that is an **auto**, aircraft or watercraft;
- d. property in transit; or
- e. any portion of **property damage** for which the **Insured** has available other valid and collectible insurance, or would have such insurance but for exhaustion of its limits, or but for application of one of its exclusions.

A separate limit of insurance and deductible apply to such property of others. See **LIMITS OF INSURANCE** as amended below.

- B. Under COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete its last paragraph and replace it with the following:

Exclusions **c.** through **n.** do not apply to damage by fire to premises while rented to a **Named Insured** or temporarily occupied by a **Named Insured** with permission of the owner, nor to damage to the contents of premises rented to a **Named Insured** for a period of 7 or fewer consecutive days.

A separate limit of insurance applies to this coverage as described in **LIMITS OF INSURANCE**.

- C. The following paragraph is added to LIMITS OF INSURANCE:**

Subject to **5.** above, \$25,000 is the most the Insurer will pay under **Coverage A** for **damages** arising out of any one **occurrence** because of the sum of all **property damage** to borrowed tools or equipment, and to other personal property of others in the **Named Insured's** care, custody or control, while being used in the **Named Insured's** operations away from any **Named Insured's** premises. The Insurer's obligation to pay such **property damage** does not apply until the amount of such **property damage** exceeds \$1,000. The Insurer has the right but not the duty to pay any portion of this \$1,000 in order to effect settlement. If the Insurer exercises that right, the **Named Insured** will promptly reimburse the Insurer for any such amount.

- D. Paragraph 6., Damage To Premises Rented To You Limit, of LIMITS OF INSURANCE** is deleted and replaced by the following:

- 6.** Subject to Paragraph **5.** above, (the Each Occurrence Limit), the Damage To Premises Rented To You Limit is the most the Insurer will pay under **Coverage A** for **damages** because of **property damage** to any one premises while rented to the **Named Insured** or temporarily occupied by the **Named Insured** with the permission of the owner, including contents of such premises rented to the **Named Insured** for a period of 7 or fewer consecutive days. The Damage To Premises Rented To You Limit is the greater of:

- a. \$500,000; or
- b. The Damage To Premises Rented To You Limit shown in the Declarations.

- E. Paragraph 4.b.(1)(a)(ii) of the Other Insurance Condition** is deleted and replaced by the following:

- (ii)** That is property insurance for premises rented to the **Named Insured**, for premises temporarily occupied by the **Named Insured** with the permission of the owner; or for personal property of others in the **Named Insured's** care, custody or control;

16. LIQUOR LIABILITY

Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete the exclusion entitled **Liquor Liability**.

This **LIQUOR LIABILITY** Provision does not apply to any person or organization who otherwise qualifies as an additional insured on this **Coverage Part**.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2020

CNA000812





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Architects, Engineers and Surveyors General Liability Extension Endorsement

17. MEDICAL PAYMENTS

A. LIMITS OF INSURANCE is amended to delete Paragraph 7. (the Medical Expense Limit) and replace it with the following:

7. Subject to Paragraph 5. above (the Each Occurrence Limit), the Medical Expense Limit is the most the Insurer will pay under **Coverage C** for all medical expenses because of **bodily injury** sustained by any one person. The Medical Expense Limit is the greater of:

(1) \$15,000 unless a different amount is shown here: \$N,NNN,NNN,NNN; or

(2) the amount shown in the Declarations for Medical Expense Limit.

B. Under COVERAGES, the Insuring Agreement of Coverage C – Medical Payments is amended to replace Paragraph 1.a.(3)(b) with the following:

(b) The expenses are incurred and reported to the Insurer within three years of the date of the accident; and

18. NON-OWNED AIRCRAFT

Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended as follows:

The exclusion entitled **Aircraft, Auto or Watercraft** is amended to add the following:

This exclusion does not apply to an aircraft not owned by any **Named Insured**, provided that:

1. the pilot in command holds a currently effective certificate issued by the duly constituted authority of the United States of America or Canada, designating that person as a commercial or airline transport pilot;
2. the aircraft is rented with a trained, paid crew to the **Named Insured**; and
3. the aircraft is not being used to carry persons or property for a charge.

19. NON-OWNED WATERCRAFT

Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete subparagraph (2) of the exclusion entitled **Aircraft, Auto or Watercraft**, and replace it with the following.

This exclusion does not apply to:

(2) a watercraft that is not owned by any **Named Insured**, provided the watercraft is:

- (a) less than 75 feet long; and
- (b) not being used to carry persons or property for a charge.

20. PERSONAL AND ADVERTISING INJURY –DISCRIMINATION OR HUMILIATION

A. Under DEFINITIONS, the definition of **personal and advertising injury** is amended to add the following tort:

Discrimination or humiliation that results in injury to the feelings or reputation of a natural person.

B. Under COVERAGES, Coverage B – Personal and Advertising Injury Liability, the paragraph entitled **Exclusions** is amended to:

1. delete the Exclusion entitled **Knowing Violation Of Rights Of Another** and replace it with the following:



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This insurance does not apply to:

Knowing Violation of Rights of Another

Personal and advertising injury caused by or at the direction of the **Insured** with the knowledge that the act would violate the rights of another and would inflict **personal and advertising injury**. This exclusion shall not apply to discrimination or humiliation that results in injury to the feelings or reputation of a natural person, but only if such discrimination or humiliation is not done intentionally by or at the direction of:

(a) the **Named Insured**; or

(b) any **executive officer**, director, stockholder, partner, member or manager (if the **Named Insured** is a limited liability company) of the **Named Insured**.

2. add the following exclusions:

This insurance does not apply to:

Employment Related Discrimination

discrimination or humiliation directly or indirectly related to the employment, prospective employment, past employment or termination of employment of any person by any **Insured**.

Premises Related Discrimination

discrimination or humiliation arising out of the sale, rental, lease or sub-lease or prospective sale, rental, lease or sub-lease of any room, dwelling or premises by or at the direction of any **Insured**.

Notwithstanding the above, there is no coverage for fines or penalties levied or imposed by a governmental entity because of discrimination.

The coverage provided by this **PERSONAL AND ADVERTISING INJURY –DISCRIMINATION OR HUMILIATION** Provision does not apply to any person or organization whose status as an **Insured** derives solely from

Provision 1. **ADDITIONAL INSURED** of this endorsement; or

attachment of an additional insured endorsement to this **Coverage Part**.

21. PERSONAL AND ADVERTISING INJURY - CONTRACTUAL LIABILITY

A. Under **COVERAGES, Coverage B –Personal and Advertising Injury Liability**, the paragraph entitled **Exclusions** is amended to delete the exclusion entitled **Contractual Liability**.

B. Solely for the purpose of the coverage provided by this **PERSONAL AND ADVERTISING INJURY - LIMITED CONTRACTUAL LIABILITY** provision, the following changes are made to the section entitled **SUPPLEMENTARY PAYMENTS – COVERAGES A AND B**:

1. Paragraph **2.d.** is replaced by the following:

d. The allegations in the **suit** and the information the Insurer knows about the offense alleged in such **suit** are such that no conflict appears to exist between the interests of the **Insured** and the interests of the indemnitee;

2. The first unnumbered paragraph beneath Paragraph **2.f.(2)(b)** is deleted and replaced by the following:

So long as the above conditions are met, attorney's fees incurred by the Insurer in the defense of that indemnitee, necessary litigation expenses incurred by the Insurer, and necessary litigation expenses incurred





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Architects, Engineers and Surveyors General Liability Extension Endorsement

by the indemnitee at the Insurer's request will be paid as **defense costs**. Such payments will not be deemed to be **damages** for **personal and advertising injury** and will not reduce the limits of insurance.

- C. This **PERSONAL AND ADVERTISING INJURY - LIMITED CONTRACTUAL LIABILITY** Provision does not apply if **Coverage B –Personal and Advertising Injury Liability** is excluded by another endorsement attached to this **Coverage Part**.

This **PERSONAL AND ADVERTISING INJURY - CONTRACTUAL LIABILITY** Provision does not apply to any person or organization who otherwise qualifies as an additional insured on this **Coverage Part**.

22. PROPERTY DAMAGE – ELEVATORS

- A. Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended such that the **Damage to Your Product** Exclusion and subparagraphs **(3), (4)** and **(6)** of the **Damage to Property** Exclusion do not apply to **property damage** that results from the use of elevators.
- B. Solely for the purpose of the coverage provided by this **PROPERTY DAMAGE – ELEVATORS** Provision, the **Other Insurance** conditions is amended to add the following paragraph:

This insurance is excess over any of the other insurance, whether primary, excess, contingent or on any other basis that is Property insurance covering property of others damaged from the use of elevators.

23. RETIRED PARTNERS, MEMBERS, DIRECTORS AND EMPLOYEES

WHO IS INSURED is amended to include as **Insureds** natural persons who are retired partners, members, directors or employees, but only for **bodily injury, property damage** or **personal and advertising injury** that results from services performed for the **Named Insured** under the **Named Insured's** direct supervision. All limitations that apply to **employees** and **volunteer workers** also apply to anyone qualifying as an **Insured** under this Provision.

24. SUPPLEMENTARY PAYMENTS

The section entitled **SUPPLEMENTARY PAYMENTS – COVERAGES A AND B** is amended as follows:

- A. Paragraph **1.b.** is amended to delete the [REDACTED] limit shown for the cost of bail bonds and replace it with a \$5,000. limit; and
- B. Paragraph **1.d.** is amended to delete the limit of [REDACTED] shown for daily loss of earnings and replace it with a [REDACTED] limit.

25. UNINTENTIONAL FAILURE TO DISCLOSE HAZARDS

If the **Named Insured** unintentionally fails to disclose all existing hazards at the inception date of the **Named Insured's Coverage Part**, the Insurer will not deny coverage under this **Coverage Part** because of such failure.

26. WAIVER OF SUBROGATION - BLANKET

Under **CONDITIONS**, the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended to add the following:

The Insurer waives any right of recovery the Insurer may have against any person or organization because of payments the Insurer makes for injury or damage arising out of:

1. the **Named Insured's** ongoing operations; or
2. **your work** included in the **products-completed operations hazard**.

However, this waiver applies only when the **Named Insured** has agreed in writing to waive such rights of recovery in a written contract or written agreement, and only if such contract or agreement:

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Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2020

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1. is in effect or becomes effective during the term of this **Coverage Part**; and
2. was executed prior to the **bodily injury, property damage or personal and advertising injury** giving rise to the claim.

27. WRAP-UP EXTENSION: OCIP, CCIP, OR CONSOLIDATED (WRAP-UP) INSURANCE PROGRAMS

Note: The following provision does not apply to any public construction project in the state of Oklahoma, nor to any construction project in the state of Alaska, that is not permitted to be insured under a **consolidated (wrap-up) insurance program** by applicable state statute or regulation.

If the endorsement **EXCLUSION – CONSTRUCTION WRAP-UP** is attached to this policy, or another exclusionary endorsement pertaining to Owner Controlled Insurance Programs (O.C.I.P.) or Contractor Controlled Insurance Programs (C.C.I.P.) is attached, then the following changes apply:

A. The following wording is added to the above-referenced endorsement:

With respect to a **consolidated (wrap-up) insurance program** project in which the **Named Insured** is or was involved, this exclusion does not apply to those sums the **Named Insured** become legally obligated to pay as **damages** because of:

1. **Bodily injury, property damage, or personal or advertising injury** that occurs during the **Named Insured's** ongoing operations at the project, or during such operations of anyone acting on the **Named Insured's** behalf; nor
2. **Bodily injury or property damage** included within the **products-completed operations hazard** that arises out of those portions of the project that are not **residential structures**.

B. Condition **4. Other Insurance** is amended to add the following subparagraph **4.b.(1)(c)**:

This insurance is excess over:

- (c)** Any of the other insurance whether primary, excess, contingent or any other basis that is insurance available to the **Named Insured** as a result of the **Named Insured** being a participant in a **consolidated (wrap-up) insurance program**, but only as respects the **Named Insured's** involvement in that **consolidated (wrap-up) insurance program**.

C. DEFINITIONS is amended to add the following definitions:

Consolidated (wrap-up) insurance program means a construction, erection or demolition project for which the prime contractor/project manager or owner of the construction project has secured general liability insurance covering some or all of the contractors or subcontractors involved in the project, such as an Owner Controlled Insurance Program (O.C.I.P.) or Contractor Controlled Insurance Program (C.C.I.P.).

Residential structure means any structure where 30% or more of the square foot area is used or is intended to be used for human residency, including but not limited to:

1. single or multifamily housing, apartments, condominiums, townhouses, co-operatives or planned unit developments; and
2. the common areas and structures appurtenant to the structures in paragraph 1. (including pools, hot tubs, detached garages, guest houses or any similar structures).

However, when there is no individual ownership of units, **residential structure** does not include military housing, college/university housing or dormitories, long term care facilities, hotels or motels. **Residential structure** also does not include hospitals or prisons.





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**Architects, Engineers and Surveyors General Liability
Extension Endorsement**

This **WRAP-UP EXTENSION: OCIP, CCIP, OR CONSOLIDATED (WRAP-UP) INSURANCE PROGRAMS** Provision does not apply to any person or organization who otherwise qualifies as an additional insured on this **Coverage Part**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT

General Aggregate Limit - Designated Projects Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Designated Construction or Service Projects: Each of your construction projects located away from premises owned by or rented to you.

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

It is understood and agreed as follows:

- I. For each single designated construction or service project shown in the Schedule above, a separate Designated Project General Aggregate Limit, equal to the amount of the General Aggregate Limit shown in the Declarations, is the most the Insurer will pay for the sum of:
 - A. all **damages** under **Coverage A**, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; and
 - B. all medical expenses under **Coverage C**;

that arise from **occurrences** or accidents which can be attributed solely to ongoing operations at that designated project. Such payments shall not reduce the General Aggregate Limit shown in the Declarations, nor the Designated Project General Aggregate Limit applicable to any other project.
- II. All:
 - A. **damages** under **Coverage B**, regardless of the number of locations or projects involved;
 - B. **damages** under **Coverage A**, caused by **occurrences** which cannot be attributed solely to ongoing operations at a single designated project, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; and
 - C. medical expenses under **Coverage C**, caused by accidents which cannot be attributed solely to ongoing operations at a single designated project,

will reduce the General Aggregate Limit shown in the Declarations.
- III. The limits shown in the Declarations for Each Occurrence, for Damage To Premises Rented To You and for Medical Expense continue to apply, but will be subject to either the Project General Aggregate Limit or the General Aggregate Limit shown in the Declarations, depending on whether the **occurrence** can be attributed solely to ongoing operations at a particular designated project.
- IV. When coverage for liability arising out of the **products-completed operations hazard** is provided, any payments for **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard** will

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 4

Effective Date: 12/23/2020

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**CNA PARAMOUNT****General Aggregate Limit - Designated Projects Endorsement**

reduce the Products-Completed Operations Aggregate Limit shown in the Declarations, regardless of the number of projects involved.

- V. If the applicable scheduled construction or service project has been abandoned and then restarted, or if the authorized contracting parties deviate from plans, blueprints, designs, specifications or timetables, such project will still be deemed to be the same project.
- VI. The provisions of **LIMITS OF INSURANCE** not otherwise modified by this endorsement shall continue to apply as stipulated.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

**CNA PARAMOUNT**

**Coverage for Liability for Hazards of Lead
without Sublimit Endorsement - New Jersey**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions**, is amended to add the following to the exclusion entitled **Pollution**:

For premises constructed on or after 1978, or premises constructed prior to 1978 which have been certified, prior to the **policy period**, as being free of existing lead hazards pursuant to standards established by the Department of Community Affairs, this exclusion does not apply to **bodily injury** arising out of lead contamination, or out of the inhalation, ingestion, use, handling or contact with lead paint at or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any **Insured**.

This provision will also apply to any premises constructed prior to 1978 which receives such certification during the **policy period**, but only for **bodily injury** which occurs after such certification.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 5

Effective Date: 12/23/2020

CNA000820

**CNA PARAMOUNT**

**Additional Insured – Owners, Lessees Or Contractors –
Scheduled Person Or Organization**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
FEDERAL BUSINESS CENTERS

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 45

Effective Date: 12/23/2020

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CNA PARAMOUNT

Additional Insured – Owners, Lessees Or Contractors – Scheduled Person Or Organization

Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to **bodily injury or property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

C. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance**:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
PETILLO, INC.
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 6

Effective Date: 12/23/2020





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
Town of Morristown
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 7

Effective Date: 12/23/2020





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
DM Airports, LTD
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 8

Effective Date: 12/23/2020





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
MCFARLAND JOHNSON ENGINEERS INC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 9

Effective Date: 12/23/2020





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
Delta Airport Solutions
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 10

Effective Date: 12/23/2020





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
US Federal Aviation Administration
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 11

Effective Date: 12/23/2020





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
ALSTON CONSTRUCTION COMPANY INC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 12

Effective Date: 12/23/2020





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
LRC Construction LLC; FM EXCAVATION LLC; FULLER MARQUIS CONCRETE LLC; LRC MAINTENANCE LLC; FULLER MARQUISE LLC; CAPPELLI ORGANIZATION LLC.
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 13

Effective Date: 12/23/2020





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
RXR CHURCH-DIVISION TOWER A HOLDINGS LLC; RXR CHURCH-DIVISION TOWER A QOZB REIT LLC; RXR QOZ FUND I -C LLC; RXR QOZ FUND I MM-C LLC; RXR QOZ FUND I INVESTOR LLC; RXR PROPERTIES HOLDINGS LLC; RXR REALTY LLC; RXR RESIDENTIAL SERVICES LLC;
RXR DEVELOPMENT SERVICES LLC RXR CONSTRUCTION SERVICES LLC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 14

Effective Date: 12/23/2020





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
CITY OF NEW ROCHELLE; NEW ROCHELLE INDUSTRIAL DEVELOPMENT AGENCY
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 15

Effective Date: 12/23/2020





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
28 SOUTH DIVISION OWNER LLC; 42 SOUTH DIVISION OWNER LLC; 48 SOUTH DIVISION OWNER LLC; 44 SOUTH DIVISION OWNER LLC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 16

Effective Date: 12/23/2020





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
CAPITAL ONE N.A.
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 17

Effective Date: 12/23/2020





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
FABRINCIANO CABRERA AND BETTY LYNN CABRERA
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 18

Effective Date: 12/23/2020





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
PALACE PRIME REALTY LLC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 19

Effective Date: 12/23/2020





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
VITO GALLELLO AND MICHAEL LOVECCHIO
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 20

Effective Date: 12/23/2020





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
530 MAIN REALTY LLC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 21

Effective Date: 12/23/2020





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
DICE REAL ESTATE LLC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 22

Effective Date: 12/23/2020





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
NATIONAL AMUSEMENTS INC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 10 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 23

Effective Date: 12/23/2020





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
WILDER BALTER PARTNERS INC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 24

Effective Date: 12/23/2020





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
FAMILY YMCA AT TARRYTOWN
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 10 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 25

Effective Date: 12/23/2020





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Additional Insured – Owners, Lessees Or Contractors – Completed Operations

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

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CNA000863

**CNA PARAMOUNT**

**Additional Insured – Owners, Lessees Or Contractors –
Completed Operations**

Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A. Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the Schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

- B. With respect to the insurance afforded to these additional insureds, the following is added to Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
PETILLO, INC.
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 26

Effective Date: 12/23/2020





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
Town of Morristown
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 27

Effective Date: 12/23/2020





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
DM Airports, LTD
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 28

Effective Date: 12/23/2020

30020000760568728074875





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
MCFARLAND JOHNSON ENGINEERS INC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 29

Effective Date: 12/23/2020

30020000760568728074876





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
Delta Airport Solutions
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 30

Effective Date: 12/23/2020





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
US Federal Aviation Administration
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 31

Effective Date: 12/23/2020





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
ALSTON CONSTRUCTION COMPANY INC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 32

Effective Date: 12/23/2020

30020000760568728074879



**CNA PARAMOUNT****Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
LRC Construction LLC; FM EXCAVATION LLC; FULLER MARQUIS CONCRETE LLC; LRC MAINTENANCE LLC; FULLER MARQUISE LLC; CAPPELLI ORGANIZATION LLC.
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 33

Effective Date: 12/23/2020





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
RXR CHURCH-DIVISION TOWER A HOLDINGS LLC; RXR CHURCH-DIVISION TOWER A QOZB REIT LLC; RXR QOZ FUND I -C LLC; RXR QOZ FUND I MM-C LLC; RXR QOZ FUND I INVESTOR LLC; RXR PROPERTIES HOLDINGS LLC; RXR REALTY LLC; RXR RESIDENTIAL SERVICES LLC;
RXR DEVELOPMENT SERVICES LLC RXR CONSTRUCTION SERVICES LLC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 34

Effective Date: 12/23/2020





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
CITY OF NEW ROCHELLE; NEW ROCHELLE INDUSTRIAL DEVELOPMENT AGENCY
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 35

Effective Date: 12/23/2020



**CNA PARAMOUNT****Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
28 SOUTH DIVISION OWNER LLC; 42 SOUTH DIVISION OWNER LLC; 48 SOUTH DIVISION OWNER LLC; 44 SOUTH DIVISION OWNER LLC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 36

Effective Date: 12/23/2020

30020000760568728074883





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
CAPITAL ONE N.A.
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 37

Effective Date: 12/23/2020





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
FABRINCIANO CABRERA AND BETTY LYNN CABRERA
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 38

Effective Date: 12/23/2020





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
PALACE PRIME REALTY LLC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 39

Effective Date: 12/23/2020





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
VITO GALLELLO AND MICHAEL LOVECCHIO
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 40

Effective Date: 12/23/2020



**CNA PARAMOUNT****Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
DICE REAL ESTATE LLC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 41

Effective Date: 12/23/2020





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
NATIONAL AMUSEMENTS INC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 42

Effective Date: 12/23/2020





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
WILDER BALTER PARTNERS INC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 43

Effective Date: 12/23/2020





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
FAMILY YMCA AT TARRYTOWN
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 44

Effective Date: 12/23/2020





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT****Additional Insured – Charitable Institutions Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that the **WHO IS AN INSURED** section is amended to include as an **Insured**:

- A.** the **Named Insured's** members but only with respect to such member's liability for the **Named Insured's** activities or activities such members perform on the **Named Insured's** behalf;
- B.** the **Named Insured's** trustees or members of the board of governors, but only while acting within the scope of their duties as such on behalf of the **Named Insured**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA74691XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 47

Effective Date: 12/23/2020

CNA000903



CNA PARAMOUNT

Blanket Additional Insured - Owners, Lessees or Contractors - with Products-Completed Operations Coverage Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed as follows:

I. WHO IS AN INSURED is amended to include as an **Insured** any person or organization whom you are required by **written contract** to add as an additional insured on this **coverage part**, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** caused in whole or in part by your acts or omissions, or the acts or omissions of those acting on your behalf:

- A. in the performance of your ongoing operations subject to such **written contract**; or
- B. in the performance of **your work** subject to such **written contract**, but only with respect to **bodily injury or property damage** included in the **products-completed operations hazard**, and only if:
 - 1. the **written contract** requires you to provide the additional insured such coverage; and
 - 2. this **coverage part** provides such coverage.

II. But if the **written contract** requires:

- A. additional insured coverage under the 11-85 edition, 10-93 edition, or 10-01 edition of CG2010, or under the 10-01 edition of CG2037; or
- B. additional insured coverage with "arising out of" language; or
- C. additional insured coverage to the greatest extent permissible by law;

then paragraph **I.** above is deleted in its entirety and replaced by the following:

WHO IS AN INSURED is amended to include as an **Insured** any person or organization whom you are required by **written contract** to add as an additional insured on this **coverage part**, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** arising out of **your work** that is subject to such **written contract**.

III. Subject always to the terms and conditions of this policy, including the limits of insurance, the Insurer will not provide such additional insured with:

- A. coverage broader than required by the **written contract**; or
- B. a higher limit of insurance than required by the **written contract**.

IV. The insurance granted by this endorsement to the additional insured does not apply to **bodily injury, property damage, or personal and advertising injury** arising out of:

- A. the rendering of, or the failure to render, any professional architectural, engineering, or surveying services, including:
 - 1. the preparing, approving, or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; and
 - 2. supervisory, inspection, architectural or engineering activities; or
- B. any premises or work for which the additional insured is specifically listed as an additional insured on another endorsement attached to this **coverage part**.

V. Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, the Condition entitled **Other Insurance** is amended to add the following, which supersedes any provision to the contrary in this Condition or elsewhere in this **coverage part**:

CNA75079XX (10-16)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 48

Effective Date: 12/23/2020

CNA000904



**CNA PARAMOUNT**

**Blanket Additional Insured - Owners, Lessees or
Contractors - with Products-Completed
Operations Coverage Endorsement**

Primary and Noncontributory Insurance

With respect to other insurance available to the additional insured under which the additional insured is a named insured, this insurance is primary to and will not seek contribution from such other insurance, provided that a **written contract** requires the insurance provided by this policy to be:

1. primary and non-contributing with other insurance available to the additional insured; or
2. primary and to not seek contribution from any other insurance available to the additional insured.

But except as specified above, this insurance will be excess of all other insurance available to the additional insured.

VI. Solely with respect to the insurance granted by this endorsement, the section entitled COMMERCIAL GENERAL LIABILITY CONDITIONS is amended as follows:

The Condition entitled **Duties In The Event of Occurrence, Offense, Claim or Suit** is amended with the addition of the following:

Any additional insured pursuant to this endorsement will as soon as practicable:

1. give the Insurer written notice of any **claim**, or any **occurrence** or offense which may result in a **claim**;
2. send the Insurer copies of all legal papers received, and otherwise cooperate with the Insurer in the investigation, defense, or settlement of the **claim**; and
3. make available any other insurance, and tender the defense and indemnity of any **claim** to any other insurer or self-insurer, whose policy or program applies to a loss that the Insurer covers under this **coverage part**. However, if the **written contract** requires this insurance to be primary and non-contributory, this paragraph 3. does not apply to insurance on which the additional insured is a named insured.

The Insurer has no duty to defend or indemnify an additional insured under this endorsement until the Insurer receives written notice of a **claim** from the additional insured.

VII. Solely with respect to the insurance granted by this endorsement, the section entitled DEFINITIONS is amended to add the following definition:

Written contract means a written contract or written agreement that requires you to make a person or organization an additional insured on this **coverage part**, provided the contract or agreement:

- A. is currently in effect or becomes effective during the term of this policy; and
- B. was executed prior to:
 1. the **bodily injury or property damage**; or
 2. the offense that caused the **personal and advertising injury**;
 for which the additional insured seeks coverage.

Any coverage granted by this endorsement shall apply solely to the extent permissible by law.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA75079XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 48

Effective Date: 12/23/2020

CNA000905



CNA PARAMOUNT

Pollution Exclusion Amendatory Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A, Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete paragraph **(2)** of exclusion **f. Pollution**, in its entirety, and replace it with the following:

This insurance does not apply to:

(2) Any loss, cost or expense arising out of any:

- (a)** request, demand, order or statutory or regulatory requirement that any **Insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of, **pollutants**; or
- (b) Claim** by or on behalf of a governmental authority for **damages** because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to or assessing the effects of, **pollutants**.

However, if liability for **damages** because of **property damage** is not excluded by paragraph **(1)** of this exclusion, then neither will paragraph **(2)(a)** above serve to exclude such **damages**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA74843XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 49

Effective Date: 12/23/2020

CNA000906



CNA PARAMOUNT

Primary and Noncontributory - Other Insurance Condition Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

It is understood and agreed that the condition entitled **Other Insurance** is amended to add the following:

Primary And Noncontributory Insurance

Notwithstanding anything to the contrary, this insurance is primary to and will not seek contribution from any other insurance available to an additional insured under this policy provided that:

- a. the additional insured is a named insured under such other insurance; and
- b. the **Named Insured** has agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to the additional insured.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA74987XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 50

Effective Date: 12/23/2020

CNA000907

**CNA PARAMOUNT**

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
DEBARTOLO CONSTRUCTION SERVICES, LLC
FEDEX GROUND PACKAGE SYSTEM, INC.
CHURCH 2415 REALITY LLC

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 51

Effective Date: 12/23/2020

CNA000908

**CNA PARAMOUNT**

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
THE J360 CONSTRUCTION CO LLC
ALSTON CONSTRUCTION COMPANY, INC
COUNTY OF WARREN BOARD OF CHOSEN FREEHOLDERS

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 52

Effective Date: 12/23/2020

CNA000909

**CNA PARAMOUNT**

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
ALSTON CONSTRUCTION COMPANY, INC., MEDLINE INDUSTRIES, INC. (OWNER), AND OWNER'S CONSULTANTSS AND CONTRACTORS, AND AGENTS AND EMPLOYEES OF ANY OF THEM.
McFARLAND and JOHNSON
DELTA AIRPORT SOLUTIONS

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 53

Effective Date: 12/23/2020

CNA000910

**CNA PARAMOUNT**

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
US FEDERAL AVIATION ADMINISTRATION
PETILLO, INC.
TOWN OF MORRISTOWN

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 54

Effective Date: 12/23/2020

CNA000911

**CNA PARAMOUNT**

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
DM AIRPORTS, LTD

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 55

Effective Date: 12/23/2020

CNA000912

**CNA PARAMOUNT**

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
FEDERAL BUSINESS CENTERS

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 56

Effective Date: 12/23/2020

CNA000913

**CNA PARAMOUNT**

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
DICE REAL ESTATE LLC
NATIONAL AMUSEMENTS INC

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 57

Effective Date: 12/23/2020

CNA000914



CNA PARAMOUNT

Fungi / Mold / Mildew / Yeast / Microbe Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

It is understood and agreed that the policy is amended as follows:

- I. Under COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions**, is amended to add the following exclusion:

This insurance does not apply to:

- A. bodily injury** arising out of or relating to, in whole or in part, the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or growth or presence of any **fungi** or **microbes** on or within a building or structure, or on or within any contents of a building or structure. This exclusion applies regardless of any other cause or event that contributes concurrently or in any sequence to such injury;
- B. property damage** arising out of or relating to the actual, alleged or threatened contact with, exposure to, existence of, or growth or presence of any **fungi** or **microbes** on or within a building or structure, or on or within any contents of a building or structure; or
- C.** any loss, cost or expense arising out of or relating to the testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating, disposing of, or in any way responding to or assessing the effects of, **fungi** or **microbes**, by any **Insured** or by anyone else. This exclusion applies regardless of any other cause or event that contributes concurrently or in any sequence to such loss, cost or expense.

However, this exclusion does not apply to:

- i.** any **fungi** or **microbes** that are, are on, or are contained in, a good or product intended for bodily consumption; or
- ii.** **microbes** that were transmitted directly from person to person.

- II. Under COVERAGES, Coverage B – Personal And Advertising Injury Liability**, the paragraph entitled **Exclusions**, is amended to add the following exclusion:

This insurance does not apply to:

- A. personal and advertising injury** arising out of or relating to, in whole or in part, the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or growth or presence of any **fungi** or **microbes** on or within a building or structure, or on or within any contents of a building or structure;
- B.** any loss, cost or expense arising out of or relating to the testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating, disposing of, or in any way responding to or assessing the effects of, **fungi** or **microbes**, by any **Insured** or by anyone else.

This exclusion applies regardless of any other cause or event that contributes concurrently or in any sequence to such injury or damage, loss, cost or expense.

However, this exclusion does not apply to:

- i.** any **fungi** or **microbes** that are, are on, or are contained in, a good or product intended for bodily consumption; or
- ii.** **microbes** that were transmitted directly from person to person.

- III. As used herein:**

- A. fungi** means any form of fungus, including but not limited to yeast, mold, mildew, rust, smut or mushroom, and including any spores, mycotoxins, odors, or any other substances, products, or byproducts produced by, released by or arising out of the current or past presence of **fungi**.

CNA74708XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 58

Effective Date: 12/23/2020

CNA000915

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CNA PARAMOUNT

Fungi / Mold / Mildew / Yeast / Microbe Exclusion Endorsement

B. microbe means any non-fungal microorganism, or non-fungal, colony-form organism, that causes infection or disease. **Microbe** includes any spores, mycotoxins, odors or any other substances, products or byproducts produced by, released by or arising out of the current or past presence of microbes.

IV. The following Condition is added:

Arbitration

For **property damage**, the determination of what portion of a loss is attributable to **fungi** and **microbes**, and what portion is not, shall be made by the Insurer. If the **Named Insured** disagrees with that determination, the **Named Insured** and by the Insurer agree to submit to binding arbitration according to the Commercial Arbitration Rules of the American Arbitration Association, or according to such other rules as the **Named Insured** and the Insurer agree to. If binding arbitration of insurance disputes is not allowed in the state where the **Named Insured** is incorporated (or, if the **Named Insured** is not a corporation, the state where the **Named Insured** is domiciled), then arbitration shall be non-binding, and shall only proceed if both the **Named Insured** and the Insurer agree to enter into it. The arbitration will be held in the county where the **Named Insured** is headquartered, or at such other location as may be jointly agreed to by the **Named Insured** and the Insurer. Each party will bear its own arbitration costs.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

**CNA PARAMOUNT**

**Designated Professional Services
Exclusion Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Description Of Professional Services:
PROFESSIONAL ARCHITECTURAL, ENGINEERING, OR SURVEYING SERVICES, INCLUDING:
A. THE PREPARING, APPROVING, OR FAILING TO PREPARE OR APPROVE MAPS SHOP DRAWINGS
OPINIONS, REPORTS, SURVEYS, FIELD ORDERS CHANGE ORDERS OR DRAWINGS AND
SPECIFICATIONS; AND
B. SUPERVISORY, INSPECTION, ARCHITECTURAL OR ENGINEERING ACTIVITIES.
THE PARTICULAR EXCLUSION ABOVE APPLIES ONLY TO PERSONS OR ORGANIZATIONS GRANTED
INSURED OR ADDITIONAL INSURED STATUS BY ATTACHMENT OF AN ENDORSEMENT TO THIS
COVERAGE PART.
NOTHING IN THIS ENDORSEMENT SHALL BE CONSTRUED TO REPLACE OR AMEND EXCLUSIONARY
LANGUAGE CONTAINED IN ENDORSEMENT CNA74980XX (ENGINEERS ARCHITECTS OR SURVEYORS
PROFESSIONAL LIABILITY EXCLUSION ENDORSEMENT) ATTACHED TO THIS COVERAGE PART,
NOR IN ANY OTHER ENDORSEMENT THAT EXCLUDES PROFESSIONAL ARCHITECTURAL,
ENGINEERING SURVEYING, OR OTHER PROFESSIONAL SERVICES.

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

With respect to any professional services shown in the Schedule, it is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

This insurance does not apply to **bodily injury, property damage** or **personal and advertising injury** arising out of the rendering of or failure to render any professional service.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74754XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 59

Effective Date: 12/23/2020

CNA000917
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CNA PARAMOUNT

Employment-Related Practices Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

This insurance does not apply to:

Bodily injury or personal and advertising injury to:

- (1) a person arising out of any:
 - (a) refusal to employ that person;
 - (b) termination of that person's employment; or
 - (c) employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or malicious prosecution directed at that person; or
- (2) the **spouse**, child, parent, brother or sister of that person as a consequence of **bodily injury** to that person at whom any of the employment-related practices described in Paragraphs (a), (b), or (c) above is directed.

This exclusion applies:

- (1) whether the injury-causing event described in Paragraphs (a), (b) or (c) above occurs before employment, during employment or after employment of that person;
- (2) whether the **Insured** may be liable as an employer or in any other capacity; and
- (3) to any obligation to share **damages** with or repay someone else who must pay **damages** because of the injury.

However, solely with respect to **Coverage A**, this exclusion does not apply to physical injury a person sustains during a job interview while attempting to demonstrate a physical capability or skill required by the job.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728074905

CNA74761XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 60

Effective Date: 12/23/2020

CNA000918

**CNA PARAMOUNT**

Testing or Consulting Errors and Omissions Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

Testing or Consulting Errors and Omissions

bodily injury, property damage or personal and advertising injury arising out of:

1. an error, omission, defect or deficiency in:
 - a. any test performed; or
 - b. an evaluation, a consultation or advice given, by or on behalf of any **Insured**;
2. the reporting of or reliance upon any such test, evaluation, consultation or advice; or
3. an error, omission, defect or deficiency in experimental data or the **Insured's** interpretation of that data.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA74775XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 61

Effective Date: 12/23/2020

CNA000919



CNA PARAMOUNT

Construction Wrap-Up Program Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

This insurance does not apply to **bodily injury, property damage** or **personal and advertising injury** arising out of any current or completed operation performed by the **Named Insured** or on the **Named Insured's** behalf which is or was insured under a **consolidated (wrap-up) insurance program**.

This exclusion applies whether or not the **consolidated (wrap-up) insurance program**:

- A. provides coverage identical to that provided by this **Coverage Part**;
- B. has limits adequate to cover all **claims**; or
- C. remains in effect.

Consolidated (wrap-up) insurance program means a construction, erection or demolition project for which the prime contractor/project manager or owner of the project has secured general liability insurance covering some or all of the contractors or subcontractors involved in the project. **Consolidated (wrap-up) insurance program** includes an Owner Controlled Insurance Program (O.C.I.P.) or a Contractor Controlled Insurance Program (C.C.I.P.).

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728074907



CNA74863XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 62

Effective Date: 12/23/2020

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CNA000920

**CNA PARAMOUNT**

Engineers, Architects or Surveyors Professional Liability Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

This insurance does not apply to **bodily injury, property damage or personal and advertising injury** arising out of the rendering of or failure to render any professional services by the **Named Insured** or any engineer, architect or surveyor who is either employed by the **Named Insured** or performing work on the **Named Insured's** behalf in such capacity.

Professional services include:

- A.** the preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; and
- B.** supervisory, inspection, architectural or engineering activities.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728074908



CNA74980XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 63

Effective Date: 12/23/2020

CNA000921



CNA PARAMOUNT

**Exclusion - Access or Disclosure of Confidential
or Personal Information and Data-Related Liability -
with Limited Bodily Injury Exception Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed as follows:

- I. Under COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions**, the exclusion entitled **Electronic Data** is deleted in its entirety and replaced with the following:

This insurance does not apply to:

Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability

Damages arising out of:

- (1) any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information; or.
- (2) the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate **electronic data**.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relation expenses or any other loss, cost or expense incurred by the **Named Insured** or others arising out of that which is described in Paragraph (1) or (2) above.

However, unless Paragraph (1) above applies, this exclusion does not apply to **damages** because of **bodily injury**.

As used herein, **electronic data** means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

- II. Under COVERAGES, Coverage B – Personal And Advertising Injury Liability**, the paragraph entitled **Exclusions** is amended to add the following exclusion:

Access Or Disclosure Of Confidential Or Personal Information

This insurance does not apply to **personal and advertising injury** arising out of any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by the **Named Insured** or others arising out of any access to or disclosure of any person's or organization's confidential or personal information.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA75089XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 64

Effective Date: 12/23/2020

CNA000922

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CNA PARAMOUNT

**Waiver of Governmental Immunity - Port Authority
of New York and New Jersey Endorsement**

This endorsement modifies insurance provided under:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The Insurance carrier(s) shall not, without obtaining the express advance written permission from the General Counsel of the Port Authority of New York and New Jersey, raise any defense involving in any way the jurisdiction of the Tribunal over the person of the Port Authority, the immunity of the Port Authority, its commissioners, officers, agents or employees, the governmental nature of the Port Authority, or the provisions of any statutes respecting suits against the Port Authority.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA75105XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 65

Effective Date: 12/23/2020

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CNA000923



CNA PARAMOUNT

Amendment - Infringement of Copyright, Patent, Trademark Trade Secret or Other Intellectual Property Rights or Laws Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that:

- I. Under COVERAGES, Coverage B – Personal and Advertising Injury Liability, the Exclusion entitled Infringement of Copyright, Patent, Trademark or Trade Secret is deleted and replaced as follows:**

Infringement or Violation of Intellectual Property Rights or Laws

Personal and advertising injury arising out of infringement or violation of the following rights or laws:

- (a) patent;
- (b) trade secret or other confidential or proprietary non-personal information;
- (c) trademark, certification mark, service mark, collective mark, trade name, or other designation of origin or authenticity;
- (d) copyright; or
- (e) any other intellectual property right or legally protected expression, including but not limited to another's idea, slogan, trade dress, style of doing business, or unauthorized use of another's name or image, or any other intellectual property law, including but not limited to piracy, unfair competition or other similar practices.

This exclusion applies to the entirety of all allegations in any **claim** if the **claim** alleges the infringement or violation of any intellectual property right or law identified above, even if this insurance would otherwise apply to other allegations in the **claim**. However, this exclusion does not apply if the **claim's** only allegation is copyright or slogan infringement in **Named Insured's advertisement**.

- II. Under DEFINITIONS, the definition of personal or advertising injury is amended to delete its subparagraph g., and replace it with the following:**

- g. Infringing upon another's copyright or slogan in Named Insured's advertisement.**

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA75116XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 66

Effective Date: 12/23/2020

CNA000924

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CNA PARAMOUNT

Professional Services

Employee Benefits Liability Coverage Part Declarations

	Policy Number: 6056872807						
1. Named Insured and mailing address	Name: SESI CONSULTING ENGINEERS Address: 12A MAPLE AVE PINE BROOK, NJ 07058-9837						
2. Type of Organization	Corporation						
3. Limits of Insurance, Deductible	<table style="width: 100%;"> <tr> <td style="width: 80%;">Each Employee Limit</td> <td style="width: 20%; text-align: right;">[REDACTED]</td> </tr> <tr> <td>Employee Benefits Liability – all claims in the aggregate limit</td> <td style="text-align: right;">[REDACTED]</td> </tr> <tr> <td>Deductible – Each Employee</td> <td style="text-align: right;">[REDACTED]</td> </tr> </table>	Each Employee Limit	[REDACTED]	Employee Benefits Liability – all claims in the aggregate limit	[REDACTED]	Deductible – Each Employee	[REDACTED]
Each Employee Limit	[REDACTED]						
Employee Benefits Liability – all claims in the aggregate limit	[REDACTED]						
Deductible – Each Employee	[REDACTED]						
4. Premium, Surcharges Taxes and Fees at Issuance	<table style="width: 100%;"> <tr> <td style="width: 80%; text-align: right;">Total Premium for this Coverage Part</td> <td style="width: 20%; text-align: right;">[REDACTED]</td> </tr> <tr> <td style="text-align: right;">New Jersey PLIGA Surcharge</td> <td style="text-align: right;">[REDACTED]</td> </tr> <tr> <td style="text-align: right;">Total Premium, Surcharges Taxes and Fees for this Coverage Part</td> <td style="text-align: right;">[REDACTED]</td> </tr> </table>	Total Premium for this Coverage Part	[REDACTED]	New Jersey PLIGA Surcharge	[REDACTED]	Total Premium, Surcharges Taxes and Fees for this Coverage Part	[REDACTED]
Total Premium for this Coverage Part	[REDACTED]						
New Jersey PLIGA Surcharge	[REDACTED]						
Total Premium, Surcharges Taxes and Fees for this Coverage Part	[REDACTED]						
	Your Premium includes the following amount for Certified Acts of Terrorism <div style="text-align: right;">[REDACTED]</div>						
5. Audit Period:	Annual						



**CNA PARAMOUNT**

Additional Declarations – Employee Benefits Liability Schedule of Locations and Coverages

Policy Number: 6056872807

Location Level
Location Number
1

Location Address:
12A MAPLE AVE

PINE BROOK, NJ 07058

Coverage/Hazard Description	Exposure	Premium Basis	Rate	Estimated Premium
Employee Benefits Liability	1	Each Employee	Incl	
Location Sub-Total				





CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

I. COVERAGE

The Insurer will pay those sums up to the applicable limit of insurance that the **Insured** becomes legally obligated to pay as **damages** as a result of a covered **claim** for an act, error or omission negligently committed in the **administration** of the **Named Insured's employee benefit program** provided that such act, error or omission:

- A. takes place in the **coverage territory**;
- B. was committed during the **policy period**; and
- C. prior to the effective date of the **policy period**:
 - 1. no **authorized insured** knew or should have known of a **claim** or **circumstance**;
 - 2. no **Insured** had given notice to a prior insurer of any **related claim**.

The Insurer will pay all **defense costs** in connection with a covered **claim**. Such **defense costs** are in addition to the limits of insurance.

II. DUTY TO DEFEND

The Insurer has the right and duty to defend in the **Insured's** name and on the **Insured's** behalf any covered **suit** even if any of the allegations of such **suit** are groundless, false or fraudulent. The Insurer shall have the right to appoint counsel and to make such investigation and settlement of a **claim** as is deemed necessary by the Insurer. If a **claim** is subject to an arbitration proceeding or mediation proceeding, the Insurer shall be entitled to exercise all of the **Insured's** rights in the choice of arbitrators or mediators and in the conduct of an arbitration proceeding or mediation proceeding involving such **claim**.

The Insurer is not obligated to investigate, defend, pay or settle, or continue to investigate, defend, pay or settle a **claim** after the applicable limit of the Insurer's liability has been exhausted by payment of **damages**.

III. EXCLUSIONS

This insurance does not apply to:

- A. **Bodily Injury, Property Damage, or Personal and Advertising Injury**
any **bodily injury, property damage or personal and advertising injury**.
- B. **Dishonest, Fraudulent, Criminal or Malicious Act Damages**
any intentional, dishonest, fraudulent, criminal or malicious act, error or omission, committed by any **insured**, including the willful or reckless violation of any statute.
- C. **Employment-Related Practices**
any wrongful termination of employment, discrimination, or other employment-related practices.
- D. **ERISA/Internal Revenue Code**
any act, error or omission in the **Insured's** capacity as a fiduciary under:
 - 1. the Employee Retirement Income Security Act of 1974, as now or hereafter amended, or by any similar federal, state or local laws; or
 - 2. the Internal Revenue Code of 1986 as now or hereafter amended.
- E. **Failure to Perform a Contract**
any **failure** of performance of contract by any insurer.
- F. **Inadequacy of Performance of Investment/Advice Given with Respect to Participation**
any:
 - 1. failure of any investment to perform;





CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

2. errors in providing information on past performance of investment vehicles; or
3. advice given to any person with respect to that person's decision to participate or not to participate in any plan included in the **employee benefit program**.

G. Insufficiency of Funds

any insufficiency of funds to meet any obligations under any plan included in the **employee benefit program**.

H. Workers' Compensation and Similar Laws

any failure to comply with the mandatory provisions of any workers' compensation, unemployment compensation insurance, social security or disability benefits law or any similar law.

IV. LIMITS OF INSURANCE AND DEDUCTIBLE

A. Limits of Insurance

1. Related Claims

All **related claims**, whenever made, shall be considered a single **claim** first made during the **policy period** in which the earliest **claim** was first made.

2. Limit of insurance – each employee

Subject to paragraph 2. below, the Insurer's limit of insurance for **damages** for all covered **claims** made by or behalf of any one **employee** including such **employee's** dependents or beneficiaries, shall not exceed the amount stated in the **Coverage Part** Declarations as "Employee Benefits Liability - each **employee**".

3. Limit of insurance - all claims in the aggregate

The Insurer's limit of insurance for **damages** for all covered **claims** shall not exceed the amount stated in the **Coverage Part** Declarations as "Employee Benefits Liability – all **claims** in the aggregate", regardless of the number of **employees**.

4. Multiple insureds, claims, and claimants

The limits of insurance shown in the **Coverage Part** Declarations and subject to the provisions of this policy, is the most the Insurer will pay as **damages** regardless of the number of **Insureds, claims** made or reported, persons or entities making **claims**, acts, errors or omission which result in **damages** or **defense costs; employee benefit plans**.

B. Deductible

1. The Insurer's obligation to pay **damages** on behalf of the **Insured** applies only to the amount of **damages** in excess of the deductible amount stated on the **Coverage Part** Declarations as applicable to each **employee** including such **employee's** dependents or beneficiaries. The limits of insurance shall not be reduced by the amount of this deductible.
2. The deductible amount stated on the **Coverage Part** Declarations applies to all **damages** sustained by any one **employee** including such **employee's** dependents and beneficiaries, because of all acts, errors or omissions to which this insurance applies.
3. The Insurer may pay any part or all of the deductible amount to effect settlement of any **claim** and, upon notification of the action taken, the **Insured** shall promptly reimburse the Insurer for such part of the deductible amount as the Insurer has paid.

The Limits of Insurance of this **coverage part** apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the **policy period** shown in the Policy Declarations, unless the **policy period** is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.



CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

V. CONDITIONS

Assistance and Cooperation

If there is a **claim** the **Insured** must:

- A. forward to the Insurer or its designee, copies of the papers and documents, if any, which inform the **Insured** of a **claim**, including all notices, summonses or other processes regarding legal proceedings;
- B. fully cooperate with the Insurer or its designee in all investigations, the making of settlements, the conduct of **suits** or other proceedings, enforcing any right of contribution or indemnity against another who may be liable to the **Insured** because of the **claim**. The **Insured** shall attend hearings and trials, assist in securing and giving evidence, and obtaining the attendance of witnesses.

Concealment, Misrepresentation and Fraud

No concealment, misrepresentation or fraud shall avoid or defeat recovery under this **coverage part** unless such concealment, misrepresentation or fraud was material. Concealment, misrepresentation or fraud in the procurement of this **coverage part** which if known by the Insurer would have led to refusal by the Insurer to make this contract or provide coverage, or to make this contract or provide coverage on different terms or conditions, will be deemed material.

Estates, Legal Representatives and Spouses

The estates, heirs, legal representatives and **spouse** of any natural person **Insured** shall also be insured under this **coverage part**; provided, however, coverage is afforded to such estates, heirs, legal representatives, and **spouse** only for **claims** arising solely out of their capacity or status as such and, in the case of a **spouse**, where such **claim** seeks **damages** from marital community property, jointly held property or property transferred from such natural person **Insured** to such **spouse**. No coverage is provided for any act, error or omission of an estate, heir, legal representative, or **spouse** outside the scope of such person's capacity or status as such.

Notice of Claims and Circumstances**A. Notice of Circumstances**

The **Insured** must see to it that the Insurer is notified promptly of any **circumstance**. To the extent possible, notice should include:

- 1. how, when and where the act, error or omission took place;
- 2. the names and addresses of any injured persons or organizations and witnesses; and
- 3. the nature and location of any injury or damage arising out of the **occurrence** or offense.

B. Notice of Claims

If a **claim** is made against any **Insured**, the **Insured** must:

- 1. immediately record the specifics of the **claim** and the date received; and
- 2. notify the Insurer in writing as soon as possible.

C. The Insured must:

- 1. immediately send the Insurer copies of any demands, notices, summonses or legal papers received in connection with the **claim**;
- 2. authorize the Insurer to obtain records and other information.

- D. no **Insureds** will, except at their own cost, voluntarily make a payment, assume any obligation, or incur any expense without the Insurer's consent.

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CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

Other Insurance

If other valid and collectible insurance is available to the **Insured** for loss insured under this **coverage part**, the Insurer's obligations are limited as follows:

A. Primary Insurance

This insurance is primary. The Insurer's obligations are not affected unless any of the other insurance is also primary. Then, the Insurer will share with all that other insurance by the method described in Paragraph **b.** below.

B. Method of Sharing

If all of the other insurance permits contribution by equal shares, the Insurer will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, the Insurer will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

Premium Audit

- A. The Insurer will compute all premiums for this **coverage part** in accordance with the Insurer rules and rates.
- B. Premium shown in this **coverage part** as advance premium is a deposit premium only. At the close of each audit period the Insurer will compute the earned premium for that period and send notice to the **First Named Insured**. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the policy term is greater than the earned premium, the Insurer will return the excess to the **First Named Insured**.
- C. The **First Named Insured** must keep records of the information the Insurer need for premium computation, and send the Insurer copies at such times as the Insurer may request.

Separation of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this policy to the **First Named Insured**, this insurance applies:

- A. as if each **Named Insured** were the only **Named Insured**; and
- B. separately to each **Insured** against whom a **claim** is made.

Transfer of Rights of Recovery

If any **Insured** for whom payment is made by the Insurer under this policy has rights to recover amounts from another, those rights are transferred to the Insurer to the extent of its payment. The **Insured** must do everything necessary after loss to secure the Insurer's rights and must do nothing to prejudice such rights.

VI. DEFINITIONS

Administration means:

- A. providing information to **employees**, including their dependents and beneficiaries, with respect to eligibility for or scope of **employee benefit programs**;
- B. handling records in connection with the **employee benefit program**; or
- C. effecting, continuing or terminating any **employee's** participation in any benefit included in the **employee benefit program**.

However, **administration** does not include handling payroll deductions.



CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

Advertisement means a notice that is broadcast or published to the general public or specific market segments about the **Named Insured's** goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:

- A. notices that are published include material placed on the Internet or on similar electronic means of communication; and
- B. regarding web-sites, only that part of a web-site that is about the **Named Insured's** goods, products or services for the purposes of attracting customers or supporters is considered an **advertisement**.

Authorized Insured means any **executive officer**, member of the **Named Insured's** human resources, risk management or in-house general counsel's office, or any **employee** authorized by the **Named Insured** to give or receive notice of a **claim**.

Bodily injury means physical injury, sickness or disease sustained by a person, including death, humiliation, shock, mental anguish or mental injury by that person at any time which results as a consequence of the bodily injury, sickness or disease.

Cafeteria plans means plans authorized by applicable law to allow **employees** to elect to pay for certain benefits with pre-tax dollars.

Claim means:

- A. **suit**; or
- B. a written or oral demand for **damages**

alleging negligent acts, errors or omissions committed in the **administration** of the **Named Insured's employee benefit plans**.

Circumstance means an act, error or omission reported during the **policy period** from which an **executive officer** reasonably expects that a **claim** could be made.

Coverage part means only those **coverage parts** designated as included in the **Schedule of Forms and Endorsements**.

Coverage territory means:

- A. the United States of America (including its territories and possessions), Puerto Rico and Canada;
- B. international waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in Paragraph **A.** above.

Damages means the amount an **Insured** is legally obligated to pay, either through:

- A. final adjudication of a covered **claim**; or
- B. through compromise or settlement of a covered **claim** with the Insurer's written consent or direction.

In addition, **damages** includes the above mentioned sums only after deducting all other recoveries and salvages.

However, **damages** does not include with respect to any **claim**:

1. restitution, return or disgorgement of fees, costs and expenses paid or incurred or charged by an **Insured**, no matter whether claimed as restitution of specific funds, forfeiture, financial loss, set-off or otherwise, and injuries that are a consequence of any of the foregoing;
2. civil or criminal fines, sanctions, penalties forfeitures, or taxes whether pursuant to statute, regulation or court rule, including those imposed under the Internal Revenue Code;
3. the multiplied portion of multiplied awards imposed pursuant to any statute or regulation requiring such awards;
4. injunctive or declaratory relief;





CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

5. any amount that is not insurable under any applicable law; or
6. plaintiff's attorney fees associated with any of the above;
7. any amounts for benefits to the extent that such benefits are available, with reasonable effort and cooperation of the **Insured**, from the applicable funds accrued or other collectible insurance; or
8. any amounts that exceed the limits and restrictions that apply to the payment of benefits in any plan included in the **employee benefit program**.

Defense costs mean:

- A. reasonable and necessary fees, costs, and expenses incurred by the **Insurer** or consented to by the **Insurer** and incurred by the **Named Insured** in the defense or appeal of a covered **suit** or in the investigation of any covered **claim**, and includes premium for appeal bonds arising out of a covered judgment, attachment bonds or similar bonds, but only for bond amounts up to the applicable limit of insurance.
- B. prejudgment interest awarded against an **Insured** on that part of a judgment covered by this **coverage part**. If the Insurer makes an offer to pay the applicable limit of insurance, the Insurer will not pay any prejudgment interest based on that period of time after the offer.
- C. post judgment interest which accrues after entry of judgment, but before the Insurer has paid or offered to pay, or deposited in court that part of the judgment which is within the applicable limit of insurance of this **coverage part**. The amount of interest the Insurer pays will be in direct proportion to the amount of **damages** the Insurer pays in relation to the total amount of the judgment.
- D. all reasonable expenses incurred by a natural person **Insured** at the Insurer's request to assist the Insurer in the investigation or defense of the **claim**. This includes such **Insured's** actual loss of earnings up to \$1000.00 per day, because of time off from work;
- E. all court costs taxed against the **Insured** in the **suit**. However, these payments do not include attorneys' fees or attorneys' expenses taxed against the **Insured**.

Payment of **defense costs** will not reduce the limit of insurance.

Employee means a person actively employed, formerly employed, on leave of absence or disabled, or retired. **Employee** includes a **leased worker**. **Employee** does not include a **temporary worker**.

Employee benefit program means a program providing some or all of the following benefits to the **employees** whether provided through a **cafeteria plan** or otherwise:

- A. group life insurance, group accident or health insurance, dental, vision and hearing plans, and flexible spending accounts, provided that no one other than an **employee** may subscribe to such benefits and such benefits are made generally available to those **employees** who satisfy the plan's eligibility requirements;
- B. profit sharing plans, **employee** savings plans, **employee** stock ownership plans, pension plans and stock subscription plans, provided that no one other than an **employee** may subscribe to such benefits and such benefits are made generally available to all **employees** who are eligible under the plan for such benefits;
- C. unemployment insurance, social security benefits, workers' compensation and disability benefits; or
- D. vacation plans, including buy and sell programs; leave of absence programs, including military, maternity, family, and civil leave; tuition assistance plans; transportation and health club subsidies.

Executive Officer means any natural person holding any of the following positions created by the **Named Insured's** charter, constitution, bylaws or any other similar governing document:

- A. director, officer, trustee or governor of a corporation;
- B. management committee member of a joint venture;
- C. partner of a partnership;



CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

- D. manager of a limited liability company;
- E. trustee of a trust.

An **executive officer** is not an **employee**.

First Named Insured means the person or organization first listed as a **Named Insured** in the Declarations.

Insured means any **Named Insured** and

- A. any natural person who was, is or becomes:
 1. the **Named Insured's executive officers**, but only for the **administration** of the **Named Insured's employee benefit program**; or
 2. the **Named Insured's** stockholders, but only with respect to their liability as stockholders.
 3. the **Named Insured's employees** authorized to administer its **employee benefit program**; or
 4. any natural person (including any **employee**), or any organization having proper temporary authorization to administer the **Named Insured's employee benefit program**, but only until an authorized legal representative is appointed on behalf of the **Named Insured**.
- B. any organization the **Named Insured** newly acquires or forms, other than a partnership or joint venture, and over which the **Named Insured** maintains ownership or majority interest, if there is no other similar insurance available to that organization. However:
 1. coverage under this provision is afforded only until the 90th day after the **Named Insured** acquires or forms the organization or the end of the **policy period**, whichever is earlier; and
 2. coverage does not apply to acts, errors or omissions that occurred before the **Named Insured** acquired or formed the organization.

No person or organization is an **insured** with respect to the conduct of any current or past partnership or joint venture that is not shown as a **Named Insured** in the Declarations.

In addition to the above, the estates, heirs, legal representatives or **spouses** of any of the **Named Insured's executive officers** or **employees** qualifying as an **Insured** are also insured pursuant to the condition entitled **Estates, Legal Representatives And Spouses**.

Leased worker means a natural person leased to the **Named Insured** by a labor leasing firm under an agreement between the **Named Insured** and the labor leasing firm, to perform duties related to the conduct of the **Named Insured's** business. **Leased worker** does not include a **temporary worker**.

Named Insured means the person or organization shown in the Declarations, and any other person or organization qualifying as a **Named Insured** under this **coverage part**.

Occurrence means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

Personal and advertising injury means injury, including consequential **bodily injury**, arising out of one or more of the following offenses:

- A. false arrest, detention or imprisonment;
- B. malicious prosecution;
- C. wrongful eviction from, wrongful entry into, or the invasion of the right of private occupancy of a room, dwelling or premises that a natural person occupies committed by or on behalf of its owner, landlord or lessor;
- D. oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
- E. oral or written publication, in any manner, of material that violates a natural person's right of privacy;





CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

- F. the use of another's advertising idea in the **Named Insured's advertisement**; or
- G. infringing upon another's copyright or slogan in the **Named Insured's advertisement**.

Policy period means the period of time from the effective date and time of this Policy to the date and time of termination as shown in the Policy **Declarations**, or its earlier cancellation date.

Property damage means physical injury to:

- A. tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- B. loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the **occurrence** that caused it.

Related claims means all **claims** arising out of a single act, error or omission or arising out of **related acts, errors or omissions** negligently committed in the **administration** of the **Insured Entity's employee benefits program**.

Spouse means any husband or wife or any person qualifying as a domestic partner under any federal, state or local laws or under the **Named Insured's** employee benefit plans or **employee benefits program**.

Suit means a civil proceeding in which **damages** to which this insurance applies are alleged. **Suit** includes:

- A. an arbitration proceeding in which such **damages** are claimed and to which the **Insured** must submit or does submit with the Insurer's consent; or
- B. any other alternative dispute resolution proceeding in which such **damages** are claimed and to which the **Insured** submits with the Insurer's consent.

Temporary worker means a worker who is furnished to the **Named Insured** to substitute for a permanent **employee** on leave or to meet seasonal or short-term workload conditions.

Volunteer worker means a natural person who is not the **Named Insured's employee**, and who donates his or her work and acts at the direction of and within the scope of duties determined by the **Named Insured**, and is not paid a fee, salary or other compensation by the **Named Insured** or anyone else for their work performed for the **Named Insured**.



CNA PARAMOUNT

**Employee Benefits Liability- Amended
Definition of Executive Officer Endorsement**

This endorsement modifies insurance provided under the following:

EMPLOYEE BENEFITS LIABILITY COVERAGE PART

It is understood and agreed that under **DEFINITIONS**, the definition of **Executive Officer** is deleted and replaced by the following:

Executive Officer means any natural person holding any of the following positions created by the **Named Insured's** charter, constitution, bylaws or any other similar governing document:

- A.** director, officer, trustee or governor of a corporation.
- B.** management committee member of a joint venture;
- C.** partner of a partnership;
- D.** manager of a limited liability company; or
- E.** trustee of a trust.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA86269XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 67

Effective Date: 12/23/2020

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CNA000935

**CNA PARAMOUNT**

Amendment to Policy Declarations – Named Insured Endorsement

It is understood and agreed as follows:

The **Policy Declarations** is amended as follows:

A. Addition of Named Insureds:

The following are added as **Named Insureds**:

Name and Address of Named Insured
SESI CONSULTING ENGINEERS
SESI CONSULTING ENGINEERS D. P. C.
SOILS ENGINEERING SERVICES, INC T/A SESI CONSULTING ENGINEERS
SOILS ENGINEERING SERVICES, INC
12A MAPLE AVE
PINE BROOK, NJ 07058-9837

B. Deletion of Named Insured:

The following are deleted as **Named Insureds**:

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.





THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ECONOMIC AND TRADE SANCTIONS CONDITION

The following condition is added to the COMMON POLICY CONDITIONS:

ECONOMIC AND TRADE SANCTIONS CONDITION

In accordance with laws and regulations of the United States concerning economic and trade embargoes, this policy is void **ab initio** (void from its inception) with respect to any term or condition of this policy that violates any laws or regulations of the United States concerning economic and trade embargoes including, but not limited to the following:

1. Any insured, or any person or entity claiming the benefits of an insured, who is or becomes a Specially Designated National or Blocked Person or who is otherwise subject to U.S. economic or trade sanctions;
2. Any claim or "suit" that is brought in a Sanctioned Country or by a Sanctioned Country Government, where any action in connection with such claim or suit is prohibited by U.S. economic or trade sanctions;
3. Any claim or "suit" that is brought by any Specially Designated National or Blocked Person or any person

or entity who is otherwise subject to U.S. economic or trade sanctions;

4. Property that is located in a Sanctioned Country or that is owned by, rented to or in the care, custody or control of a Sanctioned Country Government, where any activities related to such property are prohibited by U.S. economic or trade sanctions; or
5. Property that is owned by, rented to or in the care, custody or control of a Specially Designated National or Blocked Person, or any person or entity who is otherwise subject to U.S. economic or trade sanctions.

As used in this endorsement a Specially Designated National or Blocked Person is any person or entity that is on the list of Specially Designated Nationals and Blocked Persons issued by the U.S. Treasury Department's Office of Foreign Asset Control (O.F.A.C.) as it may be from time to time amended.

As used in this endorsement a Sanctioned Country is any country that is the subject of trade or economic embargoes imposed by the laws or regulations of the United States of America.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NEW JERSEY CHANGES

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
STANDARD PROPERTY POLICY

A. The following exclusion and related provisions are added:

1. We will not pay for loss or damage arising out of any act committed:
 - a. By or at the direction of any insured; and
 - b. With the intent to cause a loss.
2. However, this exclusion will not apply to deny payment to a co-insured who did not cooperate in or contribute to the creation of the loss if the loss arose out of domestic violence.
3. If we pay a claim pursuant to Paragraph **A.2.**, our payment to the insured is limited to that insured's insurable interest in the property. In no event will we pay more than the Limit of Insurance.

To the extent that the Concealment, Misrepresentation Or Fraud Condition conflicts with the provisions of Paragraph **A.2.** above, the provisions of **A.2.** will apply.

B. The following is added to the **Transfer Of Rights Of Recovery Against Others To Us** Condition:

If we pay a co-insured for loss arising out of an act of domestic violence by another insured, the rights of the co-insured, who did not cooperate in or contribute to the creation of the loss, to recover damages from the perpetrator of domestic violence are transferred to us to the extent of our payment. Following the loss, the co-insured who did not cooperate in or contribute to the loss may not waive such rights to recover against the perpetrator of domestic violence.

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CNA PARAMOUNT

Broad Named Insured Endorsement

This endorsement modifies insurance provided under the following:

EMPLOYEE BENEFITS LIABILITY COVERAGE PART
STOP GAP LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART

It is understood and agreed as follows:

- I. The **WHO IS AN INSURED** Section is amended to delete its Paragraph 3. in its entirety and replace it with the following:
 3. Pursuant to the limitations described in Paragraph IV. below, any organization in which a **Named Insured** has **management control**:
 - a. on the effective date of this **Coverage Part**; or
 - b. by reason of a **Named Insured** creating or acquiring the organization during the **policy period**,
qualifies as a **Named Insured**, provided that there is there is no other similar liability insurance, whether primary, contributory, excess, contingent or otherwise, which provides coverage to such organization, or which would have provided coverage but for the exhaustion of its limit, and without regard to whether its coverage is broader or narrower than that provided by this insurance.

However, this **BROAD NAMED INSURED** provision does not apply to:

 - (a) any partnership, limited liability company or joint venture; or
 - (b) any organization for which coverage is excluded by another endorsement attached to this **Coverage Part**.
- II. Solely with respect to organizations which qualify as **Named Insureds** by virtue of this Endorsement, this insurance does not apply to:
 - a. **bodily injury** or **property damage** that first occurred prior to the date of **management control**, or that first occurs after **management control** ceases; nor
 - b. **personal or advertising injury** caused by an offense that first occurred prior to the date of **management control** or that first occurs after **management control** ceases.
- III. The insurance provided by this **Coverage Part** applies to **Named Insureds** when trading under their own names or under such other trading names or doing-business-as names as any **Named Insured** should choose to employ.
- IV. For the purposes of this endorsement, a new definition is added as follows:

Management control means:

 - A. owning interests representing more than 50% of the voting, appointment or designation power for the selection of a majority of: the Board of Directors of a corporation; or
 - B. having the right, pursuant to a written trust agreement, to protect, control the use of, encumber or transfer or sell property held by a trust.
- V. If the **coverage part** to which this endorsement applies is part of a package policy that also contains a Commercial General Liability Coverage Part (CGL) that has been endorsed:
 - A. with a Broad Named Insured provision, then the CGL's Broad Named Insured provision's terms hereby replace this endorsement's terms, including any terms applicable to management control, limited liability companies or joint ventures; or
 - B. to exclude from coverage an organization that otherwise would qualify as a Named Insured under this (Broad Named Insured) endorsement, then such an organization is also excluded from the coverage provided by this **coverage part**.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 69

Effective Date: 12/23/2020

CNA000939



CNA PARAMOUNT

Broad Named Insured Endorsement

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT
Bridge Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART

It is understood and agreed as follows:

- I. The **Common Terms and Conditions** are amended to delete the sections entitled "Bankruptcy" and "No Suit Against Insurer" as the conditions section of the **Coverage Part** has more specific conditions of its own.
- II. The conditions section is amended to delete the condition entitled **When We Do Not Renew**. Please refer instead to Condition **III. CANCELLATION/NONRENEWAL** of the **Common Terms and Conditions**.
- III. The **DEFINITIONS** section is amended to add the following new definitions:

Claim means:

- A. a **suit**; or
- B. a written or oral demand for **damages** alleging injury to which this insurance applies.

Coverage part means only those coverage parts designated as included in the **Schedule of Forms and Endorsements**.

Damages means the amount an **Insured** is legally obligated to pay, either through:

- A. final adjudication of a covered **claim**; or
- B. through compromise or settlement of a covered **claim** with the Insurer's written consent or direction.

Defense costs means those amounts set forth under the **SUPPLEMENTARY PAYMENTS** section of any applicable coverage part.

First Named Insured means the person or organization first listed as a **Named Insured** in the Declarations.

Insured means those persons or organizations as set forth in the section entitled **Who is an Insured**.

Named Insured means the persons or organizations named as such in the Declarations and any other person or organization qualifying as a named insured under this policy.

Policy period means the period of time from the effective date and time of this Policy to the date and time of termination as shown in the Policy Declarations, or its earlier cancellation date.

Spouse means any husband or wife or any person qualifying as a domestic partner under any applicable federal, state or local laws or under the **Named Insured's** employee benefit plans.

- IV. Where the phrase "claim or **suit**" appears, it is deleted and replaced with the defined term **claim**.
- V. Any reference to "the Insurer" in this Policy refers to the company providing this insurance.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT****Cancellation / Non-Renewal – New Jersey**

Wherever used in this endorsement: 1) Insurer means "we", "us", "our" or the "Company" as those terms may be defined in the policy; and 2) Named Insured means the first person or entity named on the declarations page; and 3) "Insureds" means all persons or entities afforded coverage under the policy.

Any cancellation, non-renewal or termination provisions in the policy are deleted in their entirety and replaced with the following:

CANCELLATION AND NON-RENEWAL**A. CANCELLATION**

1. The first Named Insured may cancel the policy at any time. To do so, the Named Insured must return the policy to the Insurer or any of its authorized representatives, indicating the effective date of cancellation; or provide a written notice to the Insurer, stating when the cancellation is to be effective.
2. The Insurer may cancel the policy at any time and for any reason within the first sixty (60) days. The Insurer will mail or deliver written notice of cancellation at least ten (10) days prior to the effective of such cancellation if cancellation is for nonpayment or existence of a moral hazard as defined by NJAC 11:1-20.2(f) and thirty (30) days if for any other reason.
3. If the policy has been in effect for sixty (60) days or more, it may be canceled only for one of the following reasons:
 - a. May be canceled for any underwriting reason set forth in our underwriting guidelines which were in effect at the policy inception. The underwriting guidelines must not be arbitrary, capricious or unfairly discriminatory.
 - b. The following text sets forth certain approved reasons for midterm cancellations as approved guidelines. While an Insurer may issue other guidelines, it appears that an Insurer should limit its guidelines for midterm cancellation to those the Department has approved to avoid the possibility that the Department might rescind a cancellation.
 - c. All underwriting reasons or guidelines utilized by the Insurer to cancel or non-renew the policy will be maintained by Insurer in writing and will be available to the Named insured or the Named Insured's lawful representatives upon written request.
 - d. Only those guidelines which are in effect at the inception of the original policy or any renewal thereof, as applicable, may be utilized to cancel during the policy period.
 - e. The following guidelines are approved for use:
 - (1) Non-payment of premium;
 - (2) Moral hazard, which is defined as:
 - (a) The risk, danger or probability that the insured will destroy, or permit to be destroyed, the insured property for the purpose of collecting the insurance proceeds. Any change in the circumstances of an insured that will increase the probability of such a destruction may be considered a "moral hazard;" and
 - (b) The substantial risk, danger or probability that the character, circumstances or personal habits of the insured may increase the possibility of loss or liability which we will be held responsible. Any change in the character or

CNA62814NJ (9-12)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 71

Effective Date: 12/23/2020



**CNA PARAMOUNT****Cancellation / Non-Renewal – New Jersey**

circumstances of an individual, corporate, partnership or other insured that will increase probability of such a loss or liability may be considered a "moral hazard."

- (3) Material misrepresentation or non-disclosure of material fact.
- (4) Increased hazard or material change in the risk by the parties at inception of coverage.
- (5) Substantial breaches of policy provisions that materially affect the nature and/or insurability of the risk.
- (6) Lack of cooperation on loss control matters which materially affect insurability.
- (7) Fraudulent acts which materially affects the risk.
- (8) Loss of or reduction in available insurance capacity. This is an acceptable reason for cancellation only if the following exists:
 - (i) an insurance department has declared insured to be financially impaired.
 - (ii) substantial reductions in reinsurance or other changes which prohibit us from providing coverage at the same limits and terms as the existing policy; or
 - (iii) an insurance department has issued an order indicating impaired financial condition of the reinsurer which may adversely affect the reinsurer's ability to meet its obligations.
- (9) Failure of the Insured to comply with any federal, state or local fire, health, safety, building or construction regulation, law or ordinance which substantially increases any hazard insured against. The Insured has sixty (60) days to correct.
- (10) Failure by the Insured to provide reasonable and necessary underwriting information to us upon written request and a reasonable time to respond.
- (11) Agency termination, provided:
 - (i) It is documented that replacement coverage at comparable rates and terms has been provided to the Insured, and the Insured has been informed, in writing of his or her right to continue coverage; or
 - (ii) the Insured has agreed in writing to the cancellation based upon the termination of the agent.

The Insurer will mail notice of cancellation to the Named Insured not more than one hundred and twenty (120) days nor less than sixty (60) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, notice of cancellation will be mailed at least ten (10) days prior to the effective date of such cancellation.

- 4. All notices of cancellation will state the reason for cancellation.
- 5. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
- 6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. PREMIUM REFUND

If this policy is cancelled, the Insurer will send the Named Insured any premium refund due. If the Insurer cancels the refund will be pro rata. If the Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if the Insurer has not made or offered a refund.

CNA62814NJ (9-12)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 71

Effective Date: 12/23/2020



CNA PARAMOUNT

Cancellation / Non-Renewal – New Jersey

C. NON-RENEWAL

1. The Insurer can non-renew the policy by mailing or delivering written notice to the Named Insured, at the last mailing address known to the Insurer, not more than one hundred and twenty (120) days nor less than sixty (60) days prior to the effective date of non-renewal. The notice will be sent by certified mail or by first class mail, if a date stamped proof of mailing has been obtained from the post office.
2. Like notice of non-renewal will state the actual reason for non-renewal.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA62814NJ (9-12)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 71

Effective Date: 12/23/2020

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CNA000944

**CNA PARAMOUNT****Amendatory Endorsement – New Jersey**

It is understood and agreed as follows:

- I. The **CONCEALMENT, MISREPRESENTATION AND FRAUD** condition of the **First Party Terms and Conditions** is deleted and replaced with the following:

CONCEALMENT, MISREPRESENTATION AND FRAUD

This entire policy shall be canceled if, whether before or after a loss, the **Named Insured** or designated representatives:

- A. has concealed or misrepresented any material fact or circumstance concerning:
 - 1. this insurance or the subject thereof;
 - 2. the interest of the **Named Insured** therein; or
 - 3. any claim; or
- B. has falsely sworn to any such material fact or circumstance.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA62815NJ (10-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 72

Effective Date: 12/23/2020

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CNA000945

**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	CHURCH 2415 REALITY, LLC
Address:	100 RING ROAD WEST, SUITE 101 GARDEN CITY NY 11050

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 73

Effective Date: 12/23/2020

CNA000946

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	DeBartolo Construction Services, LLC
Address:	4401 West Kennedy Boulevard - 3rd Floor Tampa FL 33609

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 74

Effective Date: 12/23/2020

CNA000947

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30020000760568728074928



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	FedEx Ground Package System, Inc.
Address:	1000 FedEx Drive Moon Township PA 15108

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 75

Effective Date: 12/23/2020

CNA000948

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30020000760568728074929



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	The J360 Construction Co LLC
Address:	290 Madison Avenue, 4th Floor New York NY 10017

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 76

Effective Date: 12/23/2020

CNA000949

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	Alston Construction Company, Inc
Address:	C/O MY COI 1075 BROAD RIPPLE AVE, SUITE 313 INDIANAPOLIS IN 46220

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 77

Effective Date: 12/23/2020

CNA000950

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30020000760568728074931



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	County of Warren Board of Chosen Freeholders
Address:	165 County Route #519 South Belvidere NJ 07823

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 78

Effective Date: 12/23/2020

CNA000951

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	HAMPSHIRE VENTURE PARTNERS, LLC
Address:	22 MAPLE AVENUE MORRISTOWN NJ 07960

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 79

Effective Date: 12/23/2020

CNA000952

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	MORRIS DOREMUS AVENUE ASSOCIATES URBAN RENEWAL, LLC
Address:	350 VETERANS BLVD. RUTHERFORD NJ 07070

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 80

Effective Date: 12/23/2020

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	MONTANA CONSTRUCTION CORP., INC.
Address:	80 CONTANT AVENUE LODI NJ 07644

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 81

Effective Date: 12/23/2020

CNA000954

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	HRP ASSOCIATES, INC
Address:	197 SCOTT SWAMP ROAD FARMINGTON CT 06032

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 82

Effective Date: 12/23/2020

CNA000955

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	The Connell Company
Address:	200 Connell Drive Berkeley Heights NJ 07922

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 83

Effective Date: 12/23/2020

CNA000956

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	Russo Development
Address:	1011 Morris AVE Union NJ 07083

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 84

Effective Date: 12/23/2020

CNA000957

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	NORTHPOINT DEVELOPMENT, LLC
Address:	4825 NW 41ST STREET, SUITE 500 RIVERSIDE MO 64150

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	SUBURBAN CONSULTING ENGINEERS INC
Address:	96 US HIGHWAY 206, SUITE 101 FLANDERS NJ 07836

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 86

Effective Date: 12/23/2020

CNA000959

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	McFARLAND and JOHNSON
Address:	49 COURT ST BINGHAMTON NY 13901

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	NEW JERSEY DEPARTMENT OF TRANSPORTATION
Address:	1035 PARKWAY AVENUE P O BOX 600 TRENTON NJ 08625

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 88

Effective Date: 12/23/2020

CNA000961

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	PETILLO, INC.
Address:	167 FLANDERS NETCONG ROAD FLANDERS NJ 07836

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	TOWN OF MORRISTOWN
Address:	200 SOUTH STREET MORRISTOWN NJ 07960

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 90

Effective Date: 12/23/2020

CNA000963

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	DM AIRPORTS, LTD
Address:	8 AIRPORT RD MORRISTOWN NJ 07960

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 91

Effective Date: 12/23/2020

CNA000964

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	McFARLAND and JOHNSON
Address:	49 COURT ST BINGHAMTON NY 13901

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 92

Effective Date: 12/23/2020

CNA000965

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	DELTA AIRPORT SOLUTIONS
Address:	3544 N PROGRESS AVE #200 HARRISBURG PA 17110

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 93

Effective Date: 12/23/2020

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	US FEDERAL AVIATION ADMINISTRATION
Address:	135 FASHION DR S ALLENTOWN PA 18109

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 94

Effective Date: 12/23/2020

CNA000967

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	30
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	Banker Residential Limited partnership And its Owners
Address:	One West Red Oak Lane White Plains NY 10604

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 95

Effective Date: 12/23/2020

CNA000968

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	30
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	MORRIS AVENEL ASSOCIATES URBAN RENEWAL LLC
Address:	350 VETERANS BOULEVARD RUTHERFORD NJ 07070

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 96

Effective Date: 12/23/2020

CNA000969

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	ALSTON CONSTRUCTION COMPANY INC
Address:	968 POSTAL ROAD SUITE 200 ALLENTOWN PA 18109

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 97

Effective Date: 12/23/2020

CNA000970

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	30
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	NORTHPOINT HOLDINGS LLC
Address:	4825 NW 4ST STREET SUITE 500 RIVERSIDE MO 64150

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	30
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	ARTHUR KILL LOT 100C
Address:	99 BROOKSIDE AVE CHESTER NY 10918

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	30
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	50-56 BRUEN HOLDINGS LLC
Address:	15 MELNICK DRIVE PO BOX 950 MONSEY NY 10952

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 100

Effective Date: 12/23/2020

CNA000973

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	30
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	HUDSON MAXIM PROPERTY LLC
Address:	72 TENNYSON DRIVE SHORT HILLS NJ 07078

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 101

Effective Date: 12/23/2020

CNA000974

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	THE CONNELL COMPANY
Address:	RISK MANAGEMENT DEPARTMENT 300 CONNELL DRIVE 4TH FLOOR, SUITE #4000 BERKELEY HEIGHTS NJ 07922

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 102

Effective Date: 12/23/2020

CNA000975

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	DICE REAL ESTATE LLC
Address:	2-44 COLNELIA STREET NEWARK NJ 07105

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 103

Effective Date: 12/23/2020

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	NATIONAL AMUSEMENTS INC
Address:	846 UNIVERSITY AVENUE NORWOOD MA 02062

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 104

Effective Date: 12/23/2020

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	WILDER BALTER PARTNERS INC
Address:	480 BEDFORD RD CHAPPAQUA NY 10514

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 105

Effective Date: 12/23/2020

CNA000978

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**CNA PARAMOUNT****Calculation of Premium Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART

It is understood and agreed that the following is added:

The premium shown in the Declarations was computed based on rates in effect at the time the policy was issued. On each renewal, continuation, or anniversary of the effective date of this policy, the Insurer will compute the premium in accordance with the Insurer's rates and rules then in effect.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA74726XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 106

Effective Date: 12/23/2020

CNA000979



CNA PARAMOUNT
Bridge Endorsement

It is understood and agreed as follows:

I. Paramount Common Terms and Conditions

Solely with respect to the insurance provided under coverage forms of the Commercial Inland Marine Coverage Part and/or Equipment Breakdown Coverage Part, as indicated in the Declarations:

- A.** Reference to the "Common Policy Conditions" is deleted and replaced with "Common Terms and Conditions."
B. With respect to terms used within the Common Terms and Conditions:
1. The following terms in bold face type will carry the meaning of the modified term set forth below, as defined or described within the applicable coverage form:

BOLDED TERM	MODIFIED TERM
Coverage Part	"Commercial Inland Marine Coverage Part" and "Equipment Breakdown Coverage Part," as applicable
Named Insured	"you," "your," and Named Insured , as applicable

2. **First Named Insured** means the person or organization first listed as a **Named Insured** in the Declarations.
 3. **Policy period** means the period of time from the effective date and time of this policy to the date and time of termination as shown in the Declarations, or its earlier cancellation date.
- C.** The NO SUIT AGAINST INSURER condition within the Common Terms and Conditions is deleted and replaced with the Legal Action Against Us condition applicable to the Commercial Inland Marine Coverage Part and/or Equipment Breakdown Coverage Part.

II. ISO Forms

- A.** If any ISO Properties, Inc. endorsement with a form number prefix of "IL" is attached to this Policy and indicates that it amends one or more of the following forms:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS – BASIC FORM
CAUSES OF LOSS – BROAD FORM
CAUSES OF LOSS – SPECIAL FORM
COMMERCIAL GENERAL LIABILITY COVERAGE PART
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM
EXTRA EXPENSE COVERAGE FORM
COMMERCIAL PROPERTY COVERAGE PART
COMMERCIAL PROPERTY – LEGAL LIABILITY COVERAGE FORM
COMMERCIAL PROPERTY – MORTGAGEHOLDER'S ERRORS AND OMISSIONS COVERAGE FORM
CRIME AND FIDELITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

then such endorsements are hereby amended to delete those form references.

CNA85485XX (05-2016)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 107

Effective Date: 12/23/2020

CNA000980

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CNA PARAMOUNT
Bridge Endorsement

- B. Cancellation and Nonrenewal provisions are set forth in the Common Terms and Conditions and related amendatory endorsements. As such, any reference to such conditions within an ISO Properties, Inc. endorsement is deleted in its entirety.
- C. Amendments to any other Common Policy Conditions within an ISO Properties, Inc. form will continue to apply but to the corresponding section of the Common Terms and Conditions. Where the condition title is not the same, the following translations apply:

Common Policy Conditions IL0017 or IL0146	Common Terms and Conditions CNA62642
Examination Of Your Books And Records	Examination of the Insured's Books And Records

III. Inland Marine Form Structure Differences

Solely with respect to the coverage forms of the Commercial Inland Marine Coverage Part:

- A. The Commercial Inland Marine Conditions and various endorsements may use one or more of the following terms which may not be defined with respect to a particular inland marine coverage form. If such is the case, the following translation applies:
- "you" and "your" refer to "named insured," "named insured's" or "named insureds";
 - "we," "us" and "our" refer to "the insurer" or "the insurer's";
 - "Covered Property" refers to **insured property**.
 - "Covered Causes of Loss" refers to **covered perils**.
- B. Coverage Territory, as referenced under the Commercial Inland Marine Conditions, will be either defined or described under Additional Conditions of the coverage forms.
- C. Certain endorsements may reference "Section B. EXCLUSIONS, paragraph 1." when referring to exclusions subject to concurrent causation provisions. Solely with respect to coverage forms included in the commercial inland marine coverage part that do not include this section, such endorsement's reference to "Section B. EXCLUSIONS, paragraph 1." is hereby changed to "EXCLUSIONS section, paragraph A. Excluded Perils Subject to Concurrent Causation Provision."

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT

Asbestos Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE FORM
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM
 RAILROAD PROTECTIVE LIABILITY COVERAGE FORM
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK
 STOP GAP COVERAGE PART

It is understood and agreed that the following exclusion is added:

This insurance does not apply to:

- A. bodily injury, property damage or personal and advertising injury** arising out of the actual, alleged or threatened exposure at any time to **asbestos**; or
- B.** any loss, cost or expense that may be awarded or incurred:
1. by reason of a **claim** for any **bodily injury, property damage or personal and advertising injury** arising out of the actual, alleged or threatened exposure at any time to **asbestos**; or
 2. in complying with a governmental direction or request to test for, monitor, clean up, remove, contain or dispose of **asbestos**.

As used herein, **asbestos** means the mineral in any form whether or not the asbestos was at any time:

- i. airborne as a fiber, particle or dust;
- ii. contained in or formed a part of a product, structure or other real or personal property;
- iii. carried on clothing;
- iv. inhaled or ingested; or
- v. transmitted by any other means.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA PARAMOUNT

Nuclear Energy Liability Exclusion Endorsement (Broad Form)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
STOP GAP LIABILITY COVERAGE PART

It is understood and agreed that the policy is amended as follows:

I. The insurance does not apply:

A. under any Liability Coverage, to **bodily injury or **property damage**:**

1. with respect to which an **Insured** under the policy is also an **Insured** under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an **Insured** under any such policy but for its termination upon exhaustion of its limit of liability; or
2. resulting from the **hazardous properties** of **nuclear material** and with respect to which
 - a. any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or
 - b. the **Insured** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. under any Medical Payments coverage, to expenses incurred with respect to **bodily injury resulting from the **hazardous properties** of **nuclear material** and arising out of the operation of a **nuclear facility** by any person or organization.**

C. under any Liability Coverage, to **bodily injury or **property damage** resulting from **hazardous properties** of **nuclear material**, if:**

1. the **nuclear material**
 - a. is at any **nuclear facility** owned by, or operated by or on behalf of, an **Insured** or
 - b. has been discharged or dispersed therefrom;
2. the **nuclear material** is contained in **spent fuel** or **waste** at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an **Insured**; or
3. the **bodily injury** or **property damage** arises out of the furnishing by an **Insured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any **nuclear facility**, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion 3. applies only to **property damage** to such **nuclear facility** and any property thereat.

II. As used in this endorsement:

Hazardous properties includes radioactive, toxic or explosive properties.

Nuclear material means **source material**, **special nuclear material** or **by-product material**.

Source material, **special nuclear material**, and **by-product material** have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

CNA74727XX (1-15)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 109

Effective Date: 12/23/2020

CNA000983

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CNA PARAMOUNT

Nuclear Energy Liability Exclusion Endorsement (Broad Form)

Spent fuel means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a **nuclear reactor**.

Waste means any waste material:

- A. containing by-product material other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its **source material** content, and
- B. resulting from the operation by any person or organization of any **nuclear facility** included under the first two paragraphs of the definition of **nuclear facility**.

Nuclear facility means:

- A. any **nuclear reactor**;
- B. any equipment or device designed or used for
 - 1. separating the isotopes of uranium or plutonium,
 - 2. processing or utilizing **spent fuel**, or
 - 3. handling, processing or packaging **waste**;
- C. any equipment or device used for the processing, fabricating or alloying of **special nuclear material** if at any time the total amount of such material in the custody of the **Insured** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;
- D. any structure, basin, excavation, premises or place prepared or used for the storage or disposal of **waste**;

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

Nuclear reactor means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

Property damage includes all forms of radioactive contamination of property.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74727XX (1-15)

Page 2 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 109

Effective Date: 12/23/2020

CNA000984



CNA PARAMOUNT

Cap on Losses from Certified Acts of Terrorism Endorsement

Solely with respect to the following coverage parts:

Business Property
Inland Marine

General Liability
Employee Benefits Liability

It is understood and agreed as follows:

A. Cap on Certified Terrorism Losses

Certified act of terrorism means an act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism pursuant to the Terrorism Risk Insurance Act, as extended and reauthorized (the "Act"). The criteria contained in the Act for a **certified act of terrorism** include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a Calendar year (January 1 through December 31) and the Insurer has met its insurer deductible under the Act, the Insurer shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

B. Application of Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this **coverage part** or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA81503XX (2-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 110

Effective Date: 12/23/2020

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CNA000985

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151 N. Franklin St.
Chicago, IL 60606

Policy Number	From	Policy Period	To	Coverage Is Provided By	Agency
C6056872807	12/23/20	12/23/21		Continental Casualty Company	070108190
Named Insured And Address				Agent	
SESI CONSULTING ENGINEERS 12A MAPLE AVE PINE BROOK, NJ 07058-9837				USI INSURANCE SERVICES, LLC 180 PARK AVE 1ST FL FLORHAM PARK, NJ 07932	

** PAYMENT PLAN SCHEDULE **

THE BILLING FOR THIS POLICY WILL BE
FORWARDED TO YOU DIRECTLY FROM CNA.

THE PREMIUM AMOUNT FOR THIS TRANSACTION
IS \$19,187.43 .

THIS PREMIUM WILL BE INVOICED BY CNA ON
A SEPARATE STATEMENT ACCORDING TO THE
PAYMENT OPTION YOU SELECT.

ISSUE DATE 12/22/20



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END OF COPY

CNA000987

GROUP EXHIBIT G-4



CNA PARAMOUNT

Renewal

Effective Date: 12/23/2021

Insured Name:

SESI CONSULTING ENGINEERS

12A MAPLE AVE

PINE BROOK, NJ 07058-9837

Policy Number: 6056872807**Policy Period:** 12/23/2021 – 12/23/2022**Producer's Information:**USI INSURANCE SERVICES, LLC
180 PARK AVE 1ST FL**Producer Code:** 070108FLORHAM PARK, NJ 07932
(973) 965-3100**CNA Branch Number:** 190**CNA Branch Name and Address:**NEW JERSEY BRANCH.
184 LIBERTY CORNER RD STE 402WARREN, NJ 07054
(908) 991-4500**Thank you for choosing CNA!**

With your CNA Paramount package policy, you have insurance coverage tailored to meet the needs of your modern business. The international network of insurance professionals and the financial strength of CNA, rated "A" by A.M. Best, provide the resources to help you manage the daily risks of your organization so that you may focus on what's most important to you.

Claim Services — There When You Need Us

Claims are reported through a single point of entry available 24/7, connecting you to the individuals and information to help you resume your business when you need it most.

To report a claim, please call 877-CNA-ASAP, fax (800) 953-7389,
email lossreport@cnaasap.com, or visit www.cna.com/claim.

Risk Control Services — Help Avoid A Claim Before It Occurs

As a CNA policyholder, you have access to certified risk control professionals, risk mitigation programs and online resources to help identify and manage exposures that may disrupt your operation. We collaborate with business leaders to develop customized programs to assist you in safeguarding your assets and improving the bottom line.

To learn how our award-winning Risk Control services can help your business, please call (866) 262-0540, email us at riskcontrolwebinfo@cna.com or visit www.cna.com/riskcontrol.

When it comes to providing the coverage, service and resources paramount to your business success ... **we can show you more.**



**CNA PARAMOUNT**

Policy Holder Notice - Notice of Terrorism Coverage - Disclosure of Premium

IMPORTANT INFORMATION

NOTICE – OFFER OF TERRORISM COVERAGE NOTICE – DISCLOSURE OF PREMIUM

Solely with respect to the following **coverage parts**:

Business Property

Inland Marine

General Liability

Employee Benefits Liability

THIS NOTICE DOES NOT FORM A PART OF THE POLICY, GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

The **Named Insured** is hereby notified that under the Terrorism Risk Insurance Act, as extended and reauthorized ("Act"), the **Named Insured** has a right to purchase insurance coverage of losses arising out of acts of terrorism, as defined in Section 102(1) of the Act, subject to all applicable policy provisions. The Terrorism Risk Insurance Act established a federal program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks.

This Notice is designed to alert the **Named Insured** to coverage restrictions and to certain terrorism provisions in the policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

CHANGE IN THE DEFINITION OF A CERTIFIED ACT OF TERRORISM

The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. Originally, the Act provided that to be certified, an act of terrorism must cause losses of at least five million dollars and must have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest to coerce the government or population of the United States. However, the 2007 re-authorization of the Act removed the requirement that the act of terrorism must be committed by or on behalf of a foreign interest, and now certified acts of terrorism may encompass, for example, a terrorist act committed against the United States government by a United States citizen, when the act is determined by the federal government to be "a certified act of terrorism."

In accordance with the Act, the Insurer is required to offer the **Named Insured** the ability to purchase coverage for losses resulting from an act of terrorism that is certified under the federal program. The other provisions of this policy, including nuclear, war or military action exclusions, will still apply to such an act.

DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

The Department of the Treasury will pay a share of terrorism losses insured under the federal program. Beginning in 2020, the federal share equals 80% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

LIMITATION ON PAYMENT OF TERRORISM LOSSES

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**CNA PARAMOUNT****Policy Holder Notice - Notice of Terrorism Coverage -
Disclosure of Premium**

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

Further, this coverage is subject to a limit on the Insurer's liability pursuant to the federal law where, if aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a calendar year (January 1 through December 31) and the Insurer has met its insurer deductible under the Act, the Insurer shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. In such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

CONFIRMATION OF ACCEPTANCE OF COVERAGE

In accordance with the Act, the Insurer offered the **Named Insured** coverage for losses resulting from an act of terrorism that is certified under the federal program. This notice confirms that the **Named Insured** has chosen to accept the Insurer's offer of coverage for certified acts of terrorism. The policy's other provisions, including nuclear, war or military action exclusions, will still apply to such an act. The premium charge for terrorism coverage is shown separately on the Declarations.



CNA PARAMOUNT

Policyholder Notice – New Jersey PLIGA Surcharge

IMPORTANT INFORMATION

"PLIGA" SURCHARGE FOR OUR NEW JERSEY COMMERCIAL LINES POLICYHOLDERS

Your policy premium includes a New Jersey Property – Liability Insurance Guaranty Association (PLIGA) surcharge. PLIGA protects consumers from insurance company insolvencies. The cost of this guaranty fund is assessed to all insurance companies in New Jersey; and in compliance with Department of Insurance Order No. A18-105, it is passed along to individual consumers via this surcharge.

The surcharge is 0.60% of your premium for all property/liability coverage except for life insurance, accident and health insurance, workers' compensation insurance, title insurance, annuities, surety bonds, credit insurance, mortgage guaranty insurance, municipal bond coverage, fidelity insurance, investment return assurance, ocean marine insurance, and pet health insurance.

For purposes of this surcharge and in compliance with New Jersey Insurance Department Regulation N.J.S.A. 17:30A-8a (3), the declarations page of this policy is the "premium bill."

If you have questions about the New Jersey – Liability Insurance Guaranty Association or this surcharge, please contact your independent CNA agent.

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**CNA PARAMOUNT****Policy Holder Notice – Countrywide**

IMPORTANT INFORMATION

PREVENT UNEXPECTED PREMIUM CHARGES AT FINAL AUDIT GENERAL LIABILITY LIMITS WE REQUIRE FOR SUBCONTRACTORS YOU HIRE

Please read this IMPORTANT INFORMATION notice carefully if you hire subcontractors to perform work for you.

Your General Liability insurance premiums may increase substantially at final audit if your subcontractors do not carry the minimum General Liability insurance limits we require as defined below.

To prevent your General Liability insurance premiums from increasing at final audit, your subcontractors must carry a General Liability policy which is written on an occurrence basis and which provides Limits of Insurance as follows:

- \$ 1,000,000 Any One Occurrence (Coverage A)
- 1,000,000 Any One Person or Organization (Coverage B)
- 1,000,000 Products/Completed Operations Aggregate
- 1,000,000 General Aggregate

In certain exception cases, higher Limits of Insurance than those specified above may be required. Your agent will be notified of these exception cases in writing when they exist.

How This Requirement Can Affect Your General Liability Premium at Final Audit

At final premium audit, we will ask you to provide us with Certificates of Insurance for all subcontractors who worked for you during the policy period, to confirm that they carried the General Liability limits of insurance we require, as stated above.

Work you subcontract to other contractors whose General Liability limits of insurance meet the requirements shown above, will be rated on a subcontract cost basis, which is significantly less expensive for you than treating these subcontract costs as ratable payroll (as described below).

Any subcontractor of yours who carries General Liability limits of insurance less than those stated above, and any of your subcontractors for whom we are not provided Certificates of Insurance will be treated as your employees for rating purposes. The associated subcontract costs will be treated as ratable payroll on your policy resulting in an additional premium charge at final audit.

Prevent Unexpected Premium Charges at Final Audit: Require Evidence Of \$1,000,000 General Liability Limits From All Of Your Subcontractors

To avoid additional premium charges at final audit caused by your subcontract costs being treated as ratable payroll, and to reduce the risk of your General Liability insurance being tapped to cover claims arising out of your subcontractor's work, we urge you to obtain Certificates of Insurance from your subcontractors, prior to their beginning work, evidencing the General Liability limits of insurance stated above. In addition to providing coverage information for their General Liability insurance, these Certificates of Insurance should also provide coverage information for your subcontractor's Automobile, Worker's Compensation, and Umbrella insurance.

Please contact your agent if you have any questions regarding these requirements or if you would like help in determining the adequacy of the insurance carried by any of your subcontractors.

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**CNA PARAMOUNT**

Policy Holder Notice – Countrywide – Premium Basis Used on Liability Schedules

Premium Basis Used on Liability Schedules

This policy includes one or more Liability coverages with associated Schedules of locations, coverages or classifications. When such Schedules display an Exposure amount used to calculate premium, the Exposure amount is often followed by an abbreviation that denotes what the Exposure amount represents (Payroll, Gross Sales, Area, etc.). Such abbreviations are described below.

A = Area	(Per 1,000 Sq. ft.)	GL = Gallons	(Per 1,000 Gallons)
AC = Acres	(Each)	GS = Grandstands/Bleacher	(Each)
AD = Activity Days	(Each)	H = Number of Golf Holes	(Each)
AN = Animals	(Each)	HO = Hoists	(Each)
AP = Airports	(Each)	HQ = Headquarters	(Each)
AT = Attendants	(Each)	K = Kennels	(Each)
AU = Audited Premium	(Last Year of Manufacture - %)	L = Limit	(Limit of Insurance for Coverage)
B = Bodies	(Each)	LD = Locations Days	(Each)
BA = Bales	(Per 1,000 Bales)	LE = Lessees	(Each)
BD = Beds	(Each)	LO = Locations	(Each)
BE = Beaches	(Each)	LR = Lakes/Reservoirs	(Each)
BO = Boats	(Each)	LW = Lawyers	(Each)
C = Total Cost	(Per \$1,000 of Total Cost)	M = Admissions	(Per 1,000 Admissions)
CD = Camper Days	(Each Camper Day)	ME = Members	(Each)
CN = Contestants	(Each)	MH = Model Homes	(Each)
CU = Convention Days	(Each)	MI = Miles	(Each)
CW = Cost of Work	(Per \$1,000 of Total Cost of Work)	NB = Newsboys	(Each)
DB = Drawbridges	(Each)	O = Operators	(Each)
DM = Dams	(Each)	OE = Operating Expenditures	(Per \$1,000 of Operating Expenditures)
DW = Dwellings	(Each)	P = Payroll	(Per \$1,000 of Payroll)
E = Each	(Per Entity Described)	PD = Passenger Days	(Per 1,000 Passenger Days)
EM = Employees	(Each)	PG = Picnic Grounds	(Each)
ES = Solar Energy Systems	(Each)	PP = Parks/Playgrounds	(Each)
ET = Turbines	(Each)	PR = Parades	(Each)
EX = Exhibitions	(Each)	PS = Persons	(Each)
F = Flat Charge	(Flat Premium Charge)	PU = Pupils	(Each)
FG = Fairgrounds	(Each)	R = Receipts	(Per \$1,000 of Receipts)
FM = Faculty Members	(Each)	RG = Registrants	(Each)
FP = Fishing Piers	(Each)	RN = Range	(Each)
G = Graduates	(Each)	RV = Revenue	(Per \$1,000 of Revenue)
GA = Games	(Each)		

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**CNA PARAMOUNT**

Policy Holder Notice – Countrywide – Premium Basis Used on Liability Schedules

S = Gross Sales	(Per \$1,000 of Gross Sales)	SP = Swimming Pools	(Each)
SA = Classification	(Total Class Specific Premium - %)	ST = Stations	(Each)
SB = Sub 336 Premium	(Products & Completed Operations Premium - %)	SU = Sub 334 Premium	(Premises & Operations Premium - %)
SC = Scouts	(Each)	TE = Teams	(Each)
SD = Students	(Each)	TO = Towers	(Each)
SE = Seats	(Each)	U = Unit	(Per Dwelling Unit)
SG = Total GL Premium	(General Liability Premium - %)	VE = Vehicles	(Per 1,000 Vehicles)
SH = Shows	(Each)	VO = Volunteers	(Each)
SL = 334/336 Premium	(Premises & Operations and Products & Completed Operations Premium - %)	WC = WC Premium	(Per 1,000 of Workers' Compensation Premium)
		Z = Zoos	(Each)



CNA PARAMOUNT

Policy Holder Notice — Countrywide

DENOTING DEFINED TERMS

As noted elsewhere in this Policy, terms in **bold face type** have the special meanings assigned to them in pertinent Definitions sections or Glossaries. When applicable, terms in "quotation marks" shall be treated as if they were in bold face type, and shall have the same special meanings described in the pertinent Definitions sections or Glossaries.

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POLICYHOLDER NOTICE

CNA Commercial Insurance
151 N. Franklin St.
Chicago, IL 60606

Regarding Your: CNA Commercial Insurance Coverage

Dear CNA Policyholder:

Ethics and proper business conduct has been the cornerstone of CNA since 1897. While much has changed during the last century, our commitment to these core values has not wavered. We strongly believe that proper business conduct is more than the practice of avoiding wrong; it is also a matter of choosing to do right. Nowhere is this more essential than helping in the fight against terrorism. As such, we are committed to complying with U.S. Department of Treasury Office of Foreign Asset Control (OFAC) requirements.

Through a variety of laws, OFAC administers and enforces economic sanctions against countries and groups of individuals, such as terrorists and narcotics traffickers. These laws prohibit all United States citizens (including corporations and other entities) and permanent residents from engaging in transactions with sanctioned countries and with individuals and entities on the Specially Designated Nationals (SDN) list. Because all U.S. citizens and companies are subject to this law, we wanted to be sure you were aware of its scope and restrictions. If you haven't already done so, you may want to consider discussing this issue with your legal counsel to ensure you are in compliance.

For insurance companies, accepting premium from, issuing a policy to, insuring property of, or making a claim payment to an individual or entity that is the subject of U.S.-imposed economic sanctions or trade embargoes usually are violations of these laws and regulations. Fines for violating OFAC requirements can be substantial. CNA has established an OFAC compliance program part which includes the use of exclusionary policy language. We believe this makes good business sense for CNA and you.

The purpose of this letter is to advise you that your renewal policy includes OFAC exclusionary policy language, which may reduce or eliminate certain coverage. Specifically, if it is determined that your policy violates certain Federal or State laws or regulations, such as the U.S. list of Specially Designated Nationals or Blocked Persons (organizations or individuals associated with terrorist groups) any term or condition of your policy will be null and void to the extent it violates the applicable laws or regulations of the United States.

We're sure you share our commitment to compliance and thank you for your cooperation.

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**CNA PARAMOUNT****Policy Declarations**

Policy Issued by:	Name: CONTINENTAL CASUALTY COMPANY	Policy Number: 6056872807
	Address: 151 N Franklin CHICAGO, IL 60606	Renewal of: 6056872807
Producer's Information:	Name: USI INSURANCE SERVICES, LLC	Producer Code: 070108
	Address: 180 PARK AVE 1ST FL FLORHAM PARK, NJ 07932	
1. Named Insured and mailing address:	Name: SESI CONSULTING ENGINEERS	
	Address: 12A MAPLE AVE PINE BROOK, NJ 07058-9837	
2. Coverage Parts:	The coverage parts attached to and forming part of this Policy <u>Business Property</u> <u>Inland Marine</u> <u>General Liability</u> <u>Employee Benefits Liability</u>	
3. Policy Period:	Effective date from: <u>12/23/2021</u> to <u>12/23/2022</u>	At 12:01 A.M. Standard Time at your mailing address shown above
4. Limits of Insurance and Deductibles:	See Coverage Part Declarations	
6. Forms and Endorsements Attached to this Policy at Issuance:	See Schedule of Forms and Endorsements	



CNA PARAMOUNT

Policy Declarations

These Declarations, along with any attached forms and endorsements shall constitute the contract between the Insureds and the Insurer.

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

I. CNA PARAMOUNT**A. Policyholder Notices**

Endm't Number	Form Title	Form Number	Form Edition
	PHN OFFER OF TERRORISM COVERAGE-DISCLOSUR OF PREM	CNA62820XX	01-21
	Policyholder Notice - New Jersey PLIGA Surcharge	CNA62848NJ	02-20
	Policy Holder Notice - Countrywide	CNA74722XX	01-15
	Policy Holder Notice - Countrywide - Premium Basis Used on Liability Schedules	CNA75144XX	04-15
	Policy Holder Notice - Countrywide	CNA89319XX	06-17
	IMP INF Economic And Trade Sanctions Condition	G145041A	05-03

B. Policy Terms & Conditions

	Policy Declarations	CNA62639XX	09-12
	Schedule of Forms and Endorsements	CNA62640XX	09-12
	Common Terms and Conditions	CNA62642XX	10-15

II. POLICY COVERAGE PARTS**A. First Party Terms & Conditions**

	First Party Glossary of Defined Terms	CNA62641XX	10-15
	First Party Terms and Conditions	CNA62647XX	10-15

B. Business Property

	Business Property Coverage Part Declarations	CNA62643XX	09-12
	Business Property Schedule of Coverages and Limits	CNA62645XX	10-15
	Business Property Schedule of Locations	CNA62644XX	10-15
1	Loss Payee or Mortgagee Schedule	CNA62728XX	10-15
	Business Property Coverage Part	CNA62648XX	10-15
2	Equipment Breakdown Exclusion Endorsement	CNA81067XX	10-15

D. Inland Marine

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
	Inland Marine Coverage Part Declarations	G55232	01-97
	Valuable Papers and Records Schedule	G55231C	07-88
	Commercial Inland Marine Conditions	CM0001	09-04
	Valuable Papers and Records Coverage Form	CM0067	03-10
	Communicable Disease Exclusion Endorsement	CNA99954XX	10-20
	Loss Payable Provision	G15028A	08-89

F. General Liability

	General Liability Coverage Part Declarations	CNA74694XX	01-15
	Additional Declarations - General Liability Schedule of Locations and Coverages	CNA75126XX	01-15
	Commercial General Liability Coverage Part	CG0001	04-13
3	Architects, Engineers and Surveyors General Liability Extension Endorsement	CNA74858XX	01-15
4	General Aggregate Limit - Designated Projects Endorsement	CNA74826XX	01-15
5	Coverage for Liability for Hazards of Lead without Sublimit Endorsement - New Jersey	CNA74942NJ	01-15
6	Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization	CG 20 10	12-19
7	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
8	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
9	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
10	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
11	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
12	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
13	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
14	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
15	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
16	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
17	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
18	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
19	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization	CG 20 10	07-04

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
	Endorsement		
20	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
21	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
22	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
23	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
24	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
25	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
26	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
27	Additional Insured - Owners, Lessees or Contractors -Completed Operations	CG 20 37	12-19
28	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
29	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
30	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
31	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
32	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
33	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
34	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
35	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
36	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
37	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
38	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
39	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
40	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
41	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
42	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
43	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
44	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
45	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
46	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
47	Additional Insured - Charitable Institutions Endorsement	CNA74691XX	01-15
48	Blanket Additional Insured - Owners, Lessees or Contractors - with Products-Completed Operations Coverage Endorsement	CNA75079XX	10-16
49	Pollution Exclusion Amendatory Endorsement	CNA74843XX	01-15
50	Primary and Noncontributory - Other Insurance Condition Endorsement	CNA74987XX	01-15
51	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
52	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
53	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
54	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
55	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
56	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
57	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
58	Fungi / Mold / Mildew / Yeast / Microbe Exclusion Endorsement	CNA74708XX	01-15

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
59	Designated Professional Services Exclusion Endorsement	CNA74754XX	01-15
60	Employment-Related Practices Exclusion Endorsement	CNA74761XX	01-15
61	Testing or Consulting Errors and Omissions Exclusion Endorsement	CNA74775XX	01-15
62	Construction Wrap-Up Program Exclusion Endorsement	CNA74863XX	01-15
63	Engineers, Architects or Surveyors Professional Liability Exclusion Endorsement	CNA74980XX	01-15
64	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - with Limited Bodily Injury Exception Endorsement	CNA75089XX	01-15
65	Waiver of Governmental Immunity - Port Authority of New York and New Jersey Endorsement	CNA75105XX	01-15
66	Amendment - Infringement of Copyright, Patent, Trademark Trade Secret or Other Intellectual Property Rights or Laws Endorsement	CNA75116XX	01-15

G. Employee Benefits Liability

	Employee Benefits Liability Coverage Part Declarations	CNA74693XX	01-15
	Additional Declarations - Employee Benefits Liability Schedule of Locations and Coverages	CNA75133XX	01-15
	Employee Benefits Liability Coverage Part - Occurrence	CNA74721XX	01-15
67	Employee Benefits Liability - Amended Definition of Executive Officer Endorsement	CNA86269XX	10-16

III. POLICY ENDORSEMENTS

68	Amendment to Policy Declarations- Named Insured Endorsement	CNA62700XX	09-12
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**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
	Economic And Trade Sanctions Condition	G144291A	03-03
	New Jersey Changes	IL0111	11-03
69	Broad Named Insured Endorsement	CNA75108XX	01-15
70	Bridge Endorsement	CNA62646XX	01-15
71	Cancellation / Non-Renewal - New Jersey	CNA62814NJ	09-12
72	Amendatory Endorsement - New Jersey	CNA62815NJ	10-15
73	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
74	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
75	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
76	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
77	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
78	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
79	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
80	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
81	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
82	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
83	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
84	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
85	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
86	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
87	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
88	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
89	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
90	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
91	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
92	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
93	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
94	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
95	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
96	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
97	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
98	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
99	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
100	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
101	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
102	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
103	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
104	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
105	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
106	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
107	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
108	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
109	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
110	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
111	Calculation of Premium Endorsement	CNA74726XX	01-15
112	Bridge Endorsement	CNA85485XX	05-16
113	Asbestos Exclusion Endorsement	CNA74719XX	01-15

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
114	Nuclear Energy Liability Exclusion Endorsement (Broad Form)	CNA74727XX	01-15
115	Cap on Losses from Certified Acts of Terrorism Endorsement	CNA81503XX	02-15





CNA PARAMOUNT

Common Terms and Conditions

The Insurer and the **Named Insured**, in consideration of the payment of the premium and in reliance upon all statements made in the application furnished to the Insurer designated in the **Policy Declarations**, a stock insurance corporation, hereafter called the "Insurer," agree as follows. Terms in bold face type have special meaning as set forth in any applicable **First Party Glossary of Defined Terms** or the applicable **coverage parts** of this Policy. All headings are also in bold, whether or not they contain defined terms. See **Section XVI, HEADINGS** below.

I. ASSIGNMENT OF INTEREST

Assignment of interest under this Policy shall not bind the Insurer unless its consent is endorsed to this Policy except in the case of death of a natural person **Named Insured**.

II. BANKRUPTCY

Bankruptcy or insolvency of any **Named Insured** or of the **Named Insured's** estate shall not relieve the Insurer of any of its obligations hereunder.

III. CANCELLATION/NONRENEWAL**A. Insurer's Right to Cancel**

The Insurer may cancel this policy by providing to the **First Named Insured** written notice of such cancellation stating when, not less than 10 days thereafter, such cancellation shall be effective if such cancellation is due to non-payment of premium. If cancellation is due to any other reason, such notice shall be provided not less than 60 days thereafter.

B. Named Insured's Right to Cancel

The **First Named Insured** may cancel this Policy by providing the Insurer written notice stating when thereafter such cancellation shall be effective. The mailing or delivery of such notice shall be sufficient.

C. Premium Refund

If this policy is cancelled, the Insurer will send the **First Named Insured** any premium refund due. If the Insurer cancels, the refund will be pro rata. If the **First Named Insured** cancels, the refund may be less than pro rata. The cancellation will be effective even if the Insurer has not made or offered a refund.

D. Nonrenewal

If the Insurer decides not to offer any renewal terms for this Policy, the Insurer shall provide written notice to the **Named Insured** at least 60 days prior to the Policy expiration date. The notice shall include the reason for such non-renewal.

E. Notices

If any notice required under this Section is mailed, proof of mailing will be sufficient proof of notice.

IV. CHANGES

Notice to or knowledge possessed by any agent or other person acting on behalf of the Insurer shall not effect a waiver or a change in any part of this Policy or stop the Insurer from asserting any right under the provisions of this Policy, nor shall the provisions be waived or changed except by written endorsement issued to form a part of this Policy.

V. CONFORMITY TO STATUTE

Terms of these conditions or any **coverage part** that are in conflict with the statutes of the state in which this policy is issued are hereby amended to conform to such statutes.

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CNA PARAMOUNT

Common Terms and Conditions

VI. COORDINATION AMONG COVERAGE PARTS

Subject always to the applicable Limit of Liability, should two or more **coverage parts** apply to the same loss, the Insurer will not pay more than the **Named Insured's** actual loss.

VII. COVERAGE PART TERMS AND CONDITIONS

The terms and conditions of each **coverage part** apply only to that **coverage part** and shall not apply to any other **coverage part**. If any provision in the **Common Terms and Conditions** is inconsistent or in conflict with the terms and conditions of any **coverage part**, the terms and conditions of such **coverage part** shall control for purposes of that **coverage part**.

VIII. CURRENCY

All premiums, limits, deductibles and other amounts stated or payable under this Policy are expressed and payable in the currency of the United States of America. If any payments due under this Policy are stated or incurred in a currency other than United States of America dollars, payment under this Policy will be made in United States of America dollars, at the rate of exchange published in The Wall Street Journal on the date the Insurer's obligation to pay such amount is established (or, if not published on such date, the next publication date of The Wall Street Journal).

IX. ENTIRE AGREEMENT

The **Named Insureds** agree that this Policy constitutes the entire contract existing between them and the Insurer or any of its agents relating to this insurance.

X. EXAMINATION OF THE INSURED'S BOOKS AND RECORDS

The Insurer may examine and audit any **Named Insured's** books and records as they relate to this Policy at any time during the **policy period** and up to 3 years afterward.

XI. INSPECTIONS AND SURVEYS

The Insurer has the right but not the obligation to:

- A. make inspections and surveys at any time;
- B. provide reports on the conditions it finds;
- C. recommend changes; or
- D. conduct loss control and prevention activity.

Any inspections, surveys, reports, or recommendations relate only to insurability and the premiums to be charged.

The Insurer does not:

- 1. make safety inspections;
- 2. undertake to perform the duty of any entity to provide for the health or safety of workers or the public;
- 3. warrant that conditions are safe or healthful or comply with laws, regulations, codes or standards.

XII. LIBERALIZATION

If the Insurer adopts any revision that would broaden the coverage under this Policy without additional premium within 60 days prior to or during the **policy period**, the broadened coverage will immediately apply to this Policy.



CNA PARAMOUNT

Common Terms and Conditions

XIII. NAMED INSURED AUTHORIZATION AND NOTICES

The **First Named Insured** agrees that it will act on behalf of all **Named Insureds** with respect to the giving of all notices to the Insurer, the receipt of notices from the Insurer, the payment of the premiums, the receipt of any return premiums that may become due under this Policy, and the acceptance of endorsements.

Any notices required under the **CANCELLATION / NON-RENEWAL** sections of this Policy shall be provided to the **First Named Insured** at the last known address and to its insurance agent or broker. If notice is mailed, proof of mailing will be sufficient proof of notice.

XIV. NO SUIT AGAINST INSURER

A. No suit shall be brought under this Policy by anyone other than the **Named Insured**. The **Named Insured** may not bring any such suit, action or legal proceeding unless, as a condition precedent, there shall have been full compliance with all the provisions of this Policy and:

1. with respect to any property **coverage part**, the action is brought within 3 years after the date on which the loss or damage occurred or, with respect to any crime coverage, the date the loss was **discovered**;
2. with respect to any third party **coverage part**, the amount of the **Named Insured's** obligation to pay shall have been finally determined either by final and nonappealable judgment against the **Named Insured** after trial or by written agreement of the **Named Insured**, the claimant and the Insurer.

However, if any law prohibits such time limitation then the limitation is amended to equal the minimum time limitation required by such law.

B. No person or organization shall have any right under this Policy to join the Insurer as a party to any suit against the **Named Insured** to determine the **Named Insured's** liability, nor shall the Insurer be impleaded by the **Named Insured** or their legal representatives in any such suit.

XV. TRADE AND ECONOMIC SANCTIONS

This Policy does not provide coverage for any **Named Insured**, transactions, or any loss that is uninsurable under the laws or regulations of the United States concerning trade or economic sanctions.

XVI. HEADINGS

The descriptions in the headings of this Policy are solely for convenience, and form no part of the terms and conditions of coverage.

IN WITNESS WHEREOF, the Insurer has caused this Policy to be signed by its Chairman and Secretary at Chicago, Illinois, but the same shall not be binding upon the Insurer unless countersigned by a duly authorized representative of the Insurer.

Chairman

Secretary





CNA PARAMOUNT

First Party Glossary of Defined Terms

This **First Party Glossary of Defined Terms** applies to the **Business Property Coverage Part** and the **Business Crime Coverage Part**, as applicable, and their associated forms and endorsements. For purposes of this Policy, words in **bold**, whether expressed in the singular or the plural, have the meaning shown below.

Act or Decision

Act or decision means any act or decision, whether intentional or negligent, including the failure to act or decide, of any person, group, organization or governmental body which creates or allows a result which is unexpected, inadequate, defective, faulty or otherwise unsuitable for the intended purpose.

Actual Cash Value

Actual cash value means the **replacement cost** with deduction for depreciation, deterioration and obsolescence which amount is computed as of the time and at the place of loss or damage.

Alteration

Alteration means the material modification of an **original document** by a person acting without authority and with the intent to deceive. **Alteration** does not include the electronic or manual insertion of any personal identification code, including personal identification numbers or password or a **counterfeit**.

Banking Premises

Banking premises means the interior of that portion of any **building** occupied by a **financial institution**.

Bonus Payment

Bonus payment means the unamortized amount, other than rent or security, which the **Named Insured** paid to acquire the **Named Insured's** lease and that will not be refunded to the **Named Insured**.

Building

Building means a building or structure, including completed additions, additions under construction and alterations and repairs to such building or structure that the **Named Insured** owns, occupies or is legally or contractually required to insure.

Business Income

Business income means **net income**, including **rental value**, plus **continuing operating expenses**. **Business income** does not include **research and development business income**.

Client

Client means a third party for whom the **Named Insured** performs specified professional services for a fee.

Computer Fraud

Computer fraud means **theft of money, securities and other property** following and directly related to the use of any computer to fraudulently cause a transfer of that property to a person who is not an **employee** or to an account of any **financial institution** not controlled by the **Named Insured**.

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CNA PARAMOUNT

First Party Glossary of Defined Terms

Contaminants or Pollutants

Contaminants or pollutants mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

Continuing Operating Expenses

Continuing operating expenses means:

- A. the **Named Insured's** normal operating expenses including any reasonable and necessary payroll; plus
- B. charges that are the unsatisfied legal obligation of the **Named Insured's** tenants and for which the **Named Insured** is now obligated.

Continuing operating expenses does not include **extra expense**, expediting expense or **research and development project continuing expenses**.

Counterfeit

Counterfeit means a **written** imitation of an actual valid **original document** that is intended to deceive and to be taken as the **original document**.

Coverage Part

Coverage part means the **Business Property Coverage Part** and **Business Crime Coverage Part**, as applicable.

Coverage Territory

Coverage territory means the United States of America, its territories or possessions, Canada, or Puerto Rico. **Coverage territory** does not include any waterborne shipment to or from Alaska, Puerto Rico, Hawaii or territories or possessions of the United States of America.

Covered Equipment

Covered equipment means any boiler, fired or unfired vessel, refrigerating or air conditioning system, piping and its accessory equipment, and any mechanical or electrical machine or apparatus used for the generation, transmission, or utilization of mechanical or electrical power.

Covered Instruments

Covered instruments means **written** checks, drafts, promissory notes or similar **written** promises, orders or directions to pay a sum certain in **money**, and also includes **written** instruments required in conjunction with any credit, debit or charge card issued to the **Named Insured** or to any **employee** for business purposes, or issued to any proprietor, partner, **member** or officer of the **Named Insured** for personal use.

Covered Peril

Covered peril means a fortuitous cause or event, not otherwise excluded, which occurs during this **policy period**.

Covered peril does not include:

1. a fortuitous cause or event, whether or not excluded, which actually occurred prior to the **policy period**, regardless of the date on which it first becomes manifest or is first discovered; or
2. damage from unknown causes or events.



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First Party Glossary of Defined Terms

Covered Property

Covered property means the property that is insured for loss or damage under the **Business Property Coverage Part** or endorsements.

Denial of Service Attack

Denial of service attack means an attack executed over one or more networks or the internet, which attack is designed and intended to disrupt the operation of one or more networks and render the networks inaccessible to authorized users.

Dependent Property

Dependent property means a premises that is operated by others on whom the **Named Insured** depends to:

- A. deliver materials or services to the **Named Insured** or to others for the **Named Insured's** account;
- B. accept the **Named Insured's** products or services;
- C. manufacture products for delivery to the **Named Insured's** customers under contract of sale; or
- D. attract customers to the **Named Insured's** business.

The **dependent property** includes the area associated with that address in which the occupant of the above premises is legally entitled to conduct business activities and includes the area extending 1,000 feet beyond that address.

Dependent property does not include:

- 1. any premises operated by others on whom the **Named Insured** depends to deliver any:
 - a. power, communications or other utility services;
 - b. internet access or internet services; or
 - c. data management, network management, software management or cloud computing and storage services; or
- 2. any premises within any country in which the United States government has imposed sanctions, embargoes or similar prohibitions.

Discover or Discovered

Discover or **discovered** means the earlier of the time when the **Named Insured** first:

- A. becomes aware of facts which would cause a reasonable person to assume that a covered loss did or will happen, regardless of when the act that may cause or contribute to such loss occurred, even though the exact amount or details of loss may not be known; or
- B. receives notice of an actual or potential claim in which it is alleged that the **Named Insured** is liable to a third party under circumstances that, if true, would constitute a covered loss.

Earth Movement

Earth movement means earthquake or other seismic activity (including but not limited to underground magma activity), the abrupt rising, sinking or shifting of earth (naturally occurring or man-made) or mine subsidence. However, **earth movement** does not include landslide, avalanche, tsunami, **sinkhole collapse** or **volcanic eruption**.

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Electronic Data Processing Equipment

Electronic data processing equipment means:

- A. a network of electronic components capable of accepting information and processing it according to a plan and which exists primarily to generate information in tangible form or on electronic media, including climate control and fire protective equipment used solely in connection with data processing operations;
- B. telephone equipment; and
- C. facsimile equipment.

Electronic data processing equipment does not include any equipment which:

- 1. are **stock**; or
- 2. exist primarily to control or operate machinery or equipment to produce **goods in process** or **finished stock**.

Electronic Data Processing Equipment Leasehold Values

Electronic data processing equipment leasehold values means the present value of the difference between the:

- A. actual periodic lease payments for **electronic data processing equipment** that has incurred direct physical loss or damage and for which the **Named Insured** remains liable during the unexpired term of the lease; and
- B. periodic payment for the replacement of **electronic data processing equipment** due under the new lease, for each remaining month of the term of the lease.

Electronic Infection

Electronic infection means the transmission of a computer virus.

Electronic Vandalism

Electronic vandalism means the willful or malicious alteration, manipulation or destruction of **media**, **electronic data processing equipment**, **research and development project property** and **records of accounts receivable** due to **system penetration**, **electronic infection** or a **denial of service attack**, including such acts committed by an employee (including leased and temporary employees).

Employee

Employee means:

- A. any natural person:
 - 1. while in the **Named Insured's** service (and for 60 days after termination of service);
 - 2. whom the **Named Insured** compensates directly by salary, wages, or commissions; and
 - 3. whom the **Named Insured** has the right to direct and control while performing services for the **Named Insured**;
- B. any natural person who is furnished to the **Named Insured**:
 - 1. to substitute for a permanent employee on leave; or
 - 2. to meet seasonal or short-term workload conditions,

while that person is subject to the **Named Insured's** direction and control and performing services for the **Named Insured**, excluding, however, any such person while having care and custody of the **Named Insured's** property outside the **premises**;



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- C. any natural person leased to the **Named Insured**, under an agreement between the **Named Insured** and a labor leasing firm, while that person is subject to the **Named Insured's** direction and control and performing services for the **Named Insured**;
- D. any non-compensated natural person:
 - 1. other than one who is a fund solicitor, while performing services for the **Named Insured** that are usual to the duties of an employee or officer; or
 - 2. while acting as a fund solicitor during fund raising campaigns; or
- E. solely with respect to an **employee benefit plan**, any natural person who is required to be bonded by the Employee Retirement Income Security Act of 1974 (ERISA), any amendments thereto and any regulations promulgated thereunder.

Other than with respect to an **employee benefit plan**, **employee** does not include any:

- 1. agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character; or
- 2. **manager, member**, partner, proprietor, director or trustee, but solely to the extent he or she is acting in his or her capacity as such.

Employee Benefit Plan

Employee benefit plan means an employee welfare benefit plan or an employee pension benefit plan as more fully set forth in Title 1, Section 3 of the Employee Retirement Income Security Act of 1974 (ERISA) and any amendments thereto and which is solely sponsored by the **Named Insured**.

Employee Theft

Employee theft means **theft** committed by an **employee** to the deprivation of the **Named Insured** or an **employee benefit plan**, whether identified or not, acting alone or in collusion with others. Solely with respect to an **employee benefit plan**, **employee theft** means all acts of fraud or dishonesty required to be bonded against by the Employee Retirement Income Security Act of 1974 (ERISA), any amendments thereto and any regulations promulgated thereunder.

Employee theft also includes **forgery** of such property by an **employee**.

Equipment Breakdown Peril

Equipment breakdown peril means:

- A. Artificially generated electrical current, including electrical arcing, that injures or disturbs electrical devices wiring or equipment.
- B. Explosion, rupture or bursting of steam boilers, steam pipes, steam engines, steam turbines, gas turbines or apparatus attached to and forming a part thereof, when owned, operated or controlled by the **Named Insured**, except for the explosion of accumulated gases or fuel within the furnace of any fired vessel, other than gas turbines, or within the flues or passages through which the products of combustion pass.
- C. Any condition or event inside steam boilers, steam pipes, steam engines, steam turbines, gas turbines or apparatus attached to and forming a part thereof, when owned, operated or controlled by the **Named Insured**; except for explosion of accumulated gases or fuel within the furnace of any fired vessel, other than gas turbines, or within the flues or passages through which the gases of combustion pass.
- D. Any condition or event, other than an explosion, inside hot water boilers, other water heating equipment, engines other than steam engines or pressure vessels when owned, operated or controlled by the **Named Insured**.
- E. Mechanical or machinery breakdown, including rupture or bursting caused by centrifugal force, of property owned, operated or controlled by the **Named Insured**.





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Executive Officer

Executive officer means any natural person partner, member, officer, manager (of a limited liability company), director or trustee of the **Named Insured**.

Extra Expense

Extra expense means actual reasonable and necessary operating expenses the **Named Insured** incurs during the **period of restoration** that would not have been necessary to incur if there had been no direct physical loss of or damage to property, provided such expenses are incurred:

- A. to avoid or minimize the suspension or delay of **operations** and to continue such **operations** which have been affected by the direct physical loss or damage to the property; or
- B. in an attempt to minimize the **period of restoration**.

Extra expense does not include:

- 1. **research and development project continuing expenses** or **continuing operating expenses**;
- 2. costs incurred to purchase **merchandise** as a replacement for the **Named Insured's finished stock**;
- 3. costs to repair or replace any property, or research or restore **media** or **records of accounts receivable**; or
- 4. amounts incurred on financing or investment activity conducted for the **Named Insured's** account.

Financial Institution

Financial institution means:

- A. a banking, savings or thrift institution, credit union or similar depository institution; or
- B. a stock brokerage firm, mutual fund, liquid assets fund or similar investment institution where the **Named Insured** maintains an account.

However, **financial institution** does not include check cashers, currency exchangers or money remittance firms.

Fine Arts

Fine arts means paintings, etchings, pictures, tapestries, art glass windows, valuable rugs, statuary, marbles, bronzes, antiques, porcelains, rare books, manuscripts, and similar property of rarity, historical value or artistic merit.

Finished Stock

Finished stock means **manufactured goods** that are in a completed state and ready for packing, shipment, installation or sale. However, **finished stock** does not include **manufactured goods** that are held for sale at a **location** of any retail outlet.

First Named Insured

First Named Insured means the person or entity first named in Item 1 of the Policy Declarations.

Fixtures

Fixtures means:

- A. indoor or outdoor property fixed or attached to a **building**, including permanently installed machinery and equipment; or
- B. glass (including all lettering and ornamentation) forming part of the **building**.



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Flood

Flood means a general and temporary condition of partial or complete inundation of normally dry land areas from:

- A. the overflow, or the expansion beyond normal boundaries, of inland or tidal waters, including natural or man-made lakes, reservoirs, ponds, brooks, rivers, streams, harbors, oceans or any other body of water or watercourse;
 - B. waves, tides or tidal waves including tsunamis;
- or their spray, all whether driven by wind or not, including storm surge.

Forgery

Forgery means the signing of the name of another person or organization with intent to deceive. **Forgery** does not include:

- A. a signature which consists in whole or in part of one's own name signed with or without authority, in any capacity for any purpose;
- B. the electronic or manual insertion of any personal identification code, including personal identification numbers or passwords; or
- C. counterfeit.

Funds Transfer Fraud

Funds transfer fraud means **theft of money** and **securities** following and directly related to the use of fraudulent **written** or verbal instructions which are purported to have been made by the **Named Insured**, which causes an electronic transfer of **money** or **securities** from a **financial institution** to:

- A. an account at a **financial institution** not controlled by the **Named Insured**; or
- B. a person other than an **employee**.

Fungi

Fungi means any form of fungus, including but not limited to, yeast, mold, mildew, rust, smut or mushroom, and including any spores, mycotoxins, odors, or any other substances, products, or byproducts produced by, released by, or arising out of the current or past presence of fungi. **Fungi** does not include any fungi intended by the **Named Insured** for consumption.

Goods In Process

Goods in process mean **raw stock** which has undergone any aging, seasoning, mechanical or other process of manufacture but which has not become **finished stock**.

Green Insured Property

Green insured property means **insured property** created, built or constructed following the practice of creating **buildings** or materials or using processes that incorporate one or more of the following practices and are certified as such by a government organization or a nationally or internationally recognized building industry organization or governmental agency, such as the U.S. Green Building Council (LEED certification), ECD Energy, Environment Canada (Green Globes) or the U.S. Department of Energy:

- A. Energy Efficiency, including steps implemented to obtain an ENERGY STAR label for a **building** at a **location** or **reported unspecified location**, as well as use of ENERGY STAR or equivalently rated materials, lighting systems, HVAC equipment, appliances or electronic products (if current like kind and quality replacement is not ENERGY STAR rated).

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- B. Water Efficiency, including use of water efficient processes and wastewater technologies, as well as use of alternative water or indoor plumbing systems that reduce water usage from any plumbing fixture.
- C. Materials Efficiency, including use of sustainable and environmentally preferable construction materials, materials management and re-cycling programs.
- D. Environmental Quality, including reduction of the quantity of indoor air contaminants by use of low-emitting products or materials.

Green insured property does not include **stock**, processing water, molds and dies, property in the open, **personal property of others** or **personal property of executive officers or employees**.

Gross Leasehold Interest

Gross leasehold interest means the difference between the:

- A. the current monthly rental value at the market rate of the **location** or the **reported unspecified location** the **Named Insured** has leased on the date the direct physical loss or damage occurred; and
- B. the actual monthly rent the **Named Insured** currently pays, including taxes, insurance, janitorial or other services or fees that the **Named Insured** pays as part of the rent and other monthly assessments.

Installation Location

Installation location means a premises that is not owned, leased or operated by the **Named Insured** at which **installation property** is or will be installed, constructed or serviced.

Installation Property

Installation property means **personal property** that has or will become a permanent part of an installation, construction, or service project being performed for others by the **Named Insured**, or on the **Named Insured's** behalf.

Insured Property

Insured property means **real property** and **personal property**.

Location

Location means each of the locations specified in the **Business Property Schedule of Locations** or scheduled in any endorsement to this Policy and includes:

- A. the area associated with that address in which the **Named Insured** is legally entitled to conduct business activities; and
- B. the area extending 1,000 feet beyond that address.

Manager

Manager means any natural person manager or **member**.

Manufactured Goods

Manufactured goods means goods manufactured at a premises:

- A. the **Named Insured** owns or operates; or
- B. that the **Named Insured** does not own or operate, provided the **Named Insured**:
 1. contracted for the goods to be manufactured exclusively for the **Named Insured**; and



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2. the **Named Insured** is the owner or licensee of the design, patent, trademark or copyright for the goods.

Market Value

Market value means the price that property might be expected to realize if offered for sale in a fair market.

Media

Media means recorded information in any format which is an existing original or which can be duplicated or replaced by purchasing an existing duplicate that is for sale, and including any material upon which it is inscribed, printed, written or recorded, owned by the **Named Insured** or owned by others in the **Named Insured's** care, custody or control.

Media does not include **money, securities, stock, fine arts, records of accounts receivable or research and development project property.**

Member

Member means any person serving on the Board of Managers or equivalent executive of a **Named Insured** that is a limited liability company.

Merchandise

Merchandise means:

- A. goods held for sale or installation by the **Named Insured** which are not **manufactured goods**; or
- B. **manufactured goods** which are completed and ready for packing, shipment, installation or sale at a **location** of any retail outlet.

Messenger

Messenger means any of the **Named Insured's** natural person **members**, proprietors, partners, **executive officers** or **employees** who are duly authorized by the **Named Insured** to have care and custody of the property outside the premises.

Microbes

Microbes means any:

- A. non-fungal microorganism;
- B. non-fungal, colony-form organism;
- C. virus; or
- D. bacteria.

Microbe includes any spores, mycotoxins, odors, or any other substances, products, or byproducts produced by, released by, or arising out of the current or past presence of **microbes**.

Mobile Computing Device

Mobile computing device means cellular phones, laptop computers and other personal hand-held electronic devices, including accessories for such portable computing devices used in the **Named Insured's** business that are owned by the **Named Insured, executive officers** or employees (including leased or temporary employees).

Mobile computing device does not include any of these devices while rented or leased to others or **stock**.

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Money

Money means:

- A. currency, coins and bank notes in current use and having a face value; and
- B. travelers checks, register checks and money orders held for sale to the public.

Monthly Leasehold Interest

Monthly leasehold interest means the original costs the **Named Insured** paid for **bonus payments** and **prepaid rent**, divided by the number of months left in the **Named Insured's** lease at the time of the expenditure.

Mudslide or Mudflow

Mudslide or mudflow means a river of liquid and flowing mud on the surface of normally dry land areas as when earth is carried by a current of water and deposited along the path of the current.

Named Insured

Named Insured means the persons or entities named as such on the **Business Crime Coverage Part**, **Business Property Coverage Part** or Policy Declarations.

For **insured property** that is the subject of a Contract of Sale, **Named Insured** includes the Contract of Sale Loss Payee.

Named Storm

Named storm means a tropical storm system that is declared to be named by the National Hurricane Center, World Meteorological Organization or any similar organization, agency or body responsible for naming such weather systems, including tropical storm spawned tornados or microbursts.

The named tropical storm begins when such organization, agency or body officially declares the storm system as a named tropical storm and ends when that organization, agency or body officially declares the named tropical storm:

- A. permanently downgraded to a tropical depression;
- B. reclassified as a Post Tropical Cyclone and the maximum sustained surface wind speed (using U.S. 1-minute average) is 33 kt (38 mph or 62 km/hr) or less; or
- C. reclassified as an Extra Tropical Cyclone and the maximum sustained surface wind speed (using U.S. 1-minute average) is 33 kt (38 mph or 62 km/hr) or less.

Net Income

Net Income means net profit or loss that would likely have been earned or incurred before taxes. **Net income** does not include any profit that would likely have been earned as a result of an increase in the business transactions due to favorable business conditions caused by the impact of the **covered peril** in the vicinity of such **covered peril**.

Net Leasehold Interest

Net leasehold interest means the net present value of the **gross leasehold interest** for each remaining month of the term of the lease, discounted at the Prime Rate on the date the direct physical loss or damage occurs, rounded to the nearest dollar.



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Newly Acquired Location

Newly acquired location means a fixed premises the **Named Insured** owns, leases, rents or controls. The premises becomes a **newly acquired location** on the later of:

- A. the date the **Named Insured** obtains possession or control of the premises; or
- B. the date the **real property, personal property, fine arts, records of accounts receivable** or **media** for which the **Named Insured** has an insurable interest is placed at the premises.

Newly acquired location does not include:

- 1. a **location**;
- 2. an **unspecified location**;
- 3. a **reported unspecified location**;
- 4. an **installation location**; or
- 5. a fair, trade show or exhibition.

Occurrence

Occurrence means one event or a series of related events that contribute concurrently to or contribute in any sequence to physical loss of or damage to property. However, with respect to:

- A. the **equipment breakdown peril, occurrence** means all equipment breakdowns that manifest themselves at the same time and are the result of the same cause, regardless of the number of **locations** or **reported unspecified locations** or other premises involved.
- B. a **named storm, occurrence** means each **named storm**. If a **named storm** is downgraded to a tropical depression, such tropical depression shall be considered a separate **occurrence**.
- C. **theft, occurrence** means all loss sustained by the **Named Insured** caused by:
 - 1. any single act or series of related acts;
 - 2. any act or acts involving one person, or a group of persons acting together; or
 - 3. an act or event, or a series of related acts or events, not involving any identifiable person.
- D. **volcanic eruption, occurrence** means all volcanic eruptions, explosions or effusions that occur within any 168 hour period.
- E. **Employee Theft Coverage** or **Employee Theft of Client Property Coverage, occurrence** means:
 - 1. any single act;
 - 2. the combined total of all separate acts whether or not related; or
 - 3. a series of acts whether or not related,

committed by an **employee**, acting alone or in collusion with other persons, or any group of **employees** acting together, even if in collusion with other persons, during the **policy period**, before the **policy period** or both, subject to the **Loss Sustained During Prior Policy** Condition under the **BUSINESS CRIME COVERAGE CONDITIONS** in the **First Party Terms and Conditions**.
- F. **Forgery or Alteration Coverage, occurrence** means:
 - 1. any single act;
 - 2. the combined total of all separate acts whether or not related; or
 - 3. a series of acts whether or not related,

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committed by any one person acting alone or in collusion with others, or in which any such person is implicated, involving one or more instruments, during this **policy period**, before this **policy period** or both, subject to the **Loss Sustained During Prior Policy** condition under the **BUSINESS CRIME COVERAGE CONDITIONS** in the **First Party Terms and Conditions**.

G. Money and Securities Coverage or any other coverage provided under the **Business Crime Coverage Part**, **occurrence** means:

1. any single act, or series of related acts;
2. the combined total of all separate acts whether or not related; or
3. a series of acts whether or not related,

committed by any one person acting alone or in collusion with others, or not committed by any identifiable person, during the **policy period**, before the **policy period** or both, subject to the **Loss Sustained During Prior Policy** Condition under the **BUSINESS CRIME COVERAGE CONDITIONS** in the **First Party Terms and Conditions**.

H. Utility Supply Failure Coverage, occurrence means one event or a series of related events that contribute concurrently to or contribute in any sequence to physical loss of or damage to property, regardless of the number of **locations** or **reported unspecified locations** or the number of utility service providers or utility service properties involved in the same event.

Operations

Operations means the **Named Insured's** business activities occurring at the covered premises prior to the time and date of the loss or damage, including the **Named Insured's** activities as a lessor.

Operations does not include business activities as part of research and development projects.

Original Document

Original document means:

- A.** the first rendering or archetype and does not include photocopies or electronic transmissions even if received and printed; or
- B.** for the purposes of Forgery or Alteration Coverage only, a "substitute check", as defined in the Check Clearing for 21st Century Act.

Other Property

Other property means any tangible property other than **money** and **securities** that has intrinsic value.

Other property does not include any property listed in the **Business Crime Coverage Part** as specifically not covered.

Outdoor Trees, Shrubs, Plants or Lawns

Outdoor trees, shrubs, plants or lawns mean trees, shrubs, plants or lawns the **Named Insured** owns that are located outside.

Outdoor trees, shrubs, plants or lawns does not include growing crops, standing timber, **stock** or trees, shrubs, plants, grass or lawns that are part of a vegetated roof.

Period of Restoration

A. Period of restoration means the period of time that begins with:

1. the time and date that the physical loss or damage that causes **suspension of operations** occurs; or



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2. the date **operations** would have begun if such loss or damage delays the start of **operations** and such loss or damage is to any of the following:
 - a. **buildings** whether complete or under construction;
 - b. alterations or additions to existing **buildings**;
 - c. machinery, equipment, supplies or materials that are:
 - (1) used in such construction, alterations or additions;
 - (2) incidental to the occupancy of the area intended for construction, alteration or addition; or
 - (3) incidental to the alteration of the occupancy of an existing **building**.
- B. If the **Named Insured** resumes **operations**, with reasonable speed, the **period of restoration** ends on the earlier of:
 1. the date when the premises where the loss or damage occurred could have been physically capable of resuming the level of **operations** which existed prior to the loss or damage; or
 2. the date when a new permanent premises is physically capable of resuming the level of **operations** which existed prior to the loss or damage, if business is resumed at a new permanent premises.
- C. If the **Named Insured** does not resume **operations**, or does not resume **operations** with reasonable speed, whether at a **location, reported unspecified location** or elsewhere, the **period of restoration** will end on the date when the premises where the loss or damage occurred could have been restored to the physical size, construction, configuration and material specifications which existed at the time of loss or damage, with no consideration for any increased period of time:
 1. which would have been required to make changes in order to repair or reconstruct the property or tear down undamaged parts of the property, to meet the minimum requirements of an ordinance or law; or
 2. which would have been necessary to make the premises physically capable of resuming the level of **operation** which existed prior to the loss or damage after the completion of repairs or replacement.
- D. With respect to **Dependent Property Time Element Coverage** under the **OFF-SITE COVERAGE** section in the **Business Property Coverage Part**, **period of restoration** means the period of time that:
 1. begins on the date the physical loss of or damage to property at a **dependent property** occurs; and
 2. ends on the date when the property at that **dependent property** should be repaired or replaced with reasonable speed and similar quality.
- E. With respect to **research and development business income**, the **period of restoration** means the period of time that begins with the time and date of the physical loss of or damage to **research and development project property** that causes **suspension** of the **Named Insured's** research and development project and ends on the earlier of:
 1. the date such **research and development project property** could be recreated or restored with reasonable speed and similar quality to the condition that existed at the time of loss or damage; or
 2. 365 days immediately following the date the physical loss of or damage to such **research and development project property** occurred.
- F. No **period of restoration** will be cut short by the expiration of the Policy.

Personal Property

Personal property means:

- A. all property, other than **real property**, owned by the **Named Insured** and used in the **Named Insured's** business, including furniture, fixtures, machinery, **electronic data processing equipment** and **stock**;
- B. glass in **buildings** which, as a tenant, the **Named Insured** has a contractual responsibility to insure;
- C. the **Named Insured's** outdoor signs, antennas and towers and fences;
- D. **personal property of others**;





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- E. **personal property of executive officers or employees;**
- F. property, other than **real property**, the **Named Insured** leases for use in its business and for which the **Named Insured** has a contractual responsibility to insure, unless otherwise provided for under **personal property of others;**
- G. the value of labor, materials or services furnished or arranged by the **Named Insured** on **personal property of others;**
- H. the **Named Insured's** interest in **tenant's improvements and betterments;**
- I. power or communication generation or transmission equipment, including transmission and distribution lines of any type, owned, operated, controlled by or leased by the **Named Insured;** or
- J. vehicles or self-propelled machines (including autos, aircraft or watercraft) that:
 1. the **Named Insured** manufactures, processes or warehouses or holds for sale that are licensed for use on public roads while at a **location** or **reported unspecified location;**
 2. the **Named Insured** manufactures, processes or warehouses or holds for sale that are not licensed for use on public roads while at a **location** or **reported unspecified location;**
 3. are unpowered watercraft owned by the **Named Insured** while out of the water at a **location** or **reported unspecified location;** or
 4. are trailers owned by the **Named Insured** that are not licensed for use on public roads while at a **location** or **reported unspecified location.**

Personal property does not include **property not covered.**

Personal Property of Executive Officers or Employees

Personal property of executive officers or employees means personal property that is owned by **executive officers** or the **Named Insured's** employees (including leased or temporary employees) and that is usual to the occupancy of the **building.**

Personal Property of Others

Personal property of others means personal property that is not owned by the **Named Insured** but is in the **Named Insured's** care, custody or control.

Personal property of others does not include **personal property of executive officers or employees.**

Policy Period

Policy period means the period of time shown on the Policy Declarations, beginning on the effective date and time and ending on the expiration date and time, or the Policy's earlier cancellation date.

Policy Premium

Policy premium means the original premium and the fully annualized amount of any additional premiums, charged by the Insurer for coverage provided during the **policy period.**

Prearranged Transfer

Prearranged transfer means an electronic transfer of **money** or **securities** which is part of a regular or scheduled series of electronic transfers, authorized by **written** agreement, to a designated **financial institution** specifying:

- A. the amount of **money** or **securities** to be transferred; and
- B. account number to be credited.



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Premises

Premises means:

- A. the interior of that portion of any building the **Named Insured** occupies in conducting the **Named Insured's** business;
- B. with respect only to damage to **other property**, the exterior of that portion of any building the **Named Insured** occupies in conducting the **Named Insured's** business; or
- C. with respect only to the **Employee Theft of Client Property While on Client Premises Coverage** under the **Business Crime Coverage Part**, the interior of that portion of any building a **client** occupies in conducting the **client's** business or the interior of a **client's** owned, leased or rented residence.

Prepaid Rent

Prepaid rent means that unamortized portion of any amount of advance rent the **Named Insured** paid based on the percentage of the unexpired portion of the lease that remains at the time of physical loss or damage.

Prepaid rent does not include the customary rent for a rental period or any amount refunded to the **Named Insured**.

Property Not Covered

Property not covered means:

- A. animals unless:
 - 1. owned by others and boarded by the **Named Insured**, or
 - 2. owned by the **Named Insured** as **stock**, other than **research animals**, while inside of a **building** at a **location** or **reported unspecified location**;
- B. bulkheads, pilings, piers, wharves or docks;
- C. contraband, or property in the course of illegal transportation or trade;
- D. **fine arts, money, securities, records of accounts receivable, media** or **research and development project property**;
- E. vehicles or self-propelled machines (including autos, aircraft or watercraft) that are:
 - 1. licensed for use on public roads; or
 - 2. operated principally away from the **location** or **reported unspecified location**, except to the extent included in Paragraph **J.** of the **personal property** definition;
- F. land, naturally occurring water, air, growing crops and standing timber;
- G. **outdoor trees, shrubs, plants or lawns**;
- H. dams, dikes or retaining walls;
- I. underground mines, mine shafts, caverns, open pits or quarries; or
- J. any property which the **Named Insured** has covered under any other Policy in which such property is more specifically described, except for the excess of the amount due under such other coverage, whether collectible or not.

Qualifying Period

Qualifying period means the continuous period of time which must pass before the applicable coverage begins.

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First Party Glossary of Defined Terms

Raw Stock

Raw stock means material in the state in which the **Named Insured** acquired it for conversion into **finished stock**.

Real Property

Real property means:

- A. **buildings** and temporary or appurtenant structures of such **buildings**;
- B. **fixtures**;
- C. **personal property** that is used to maintain or service the **buildings**, **locations** or **reported unspecified locations**;
- D. the **Named Insured's** indoor and outdoor signs;
- E. materials, equipment, supplies and temporary **buildings** used for making additions, alterations or repairs to any such **building**;
- F. paved or concrete surfaces owned by the **Named Insured**;
- G. **building** foundations; or
- F. underground pipes, flues and drains owned by the **Named Insured**.

Real property does not include **property not covered**.

Records of Accounts Receivable

Records of accounts receivable means accounting records used by the **Named Insured** to document the billing and collection of **money** due from the **Named Insured's** customers, regardless of what medium those records are inscribed, printed, written or recorded upon.

Records of accounts receivable includes:

- A. **money** due the **Named Insured** from its customers that the **Named Insured** is unable to collect after exerting all reasonable effort to do so;
- B. interest charges on any loan required to offset amounts the **Named Insured** is unable to collect pending the Insurer's payment of these amounts; and
- C. collection expenses in excess of the **Named Insured's** normal collection expenses that are made necessary by such loss or damage,

resulting from the direct physical loss of or damage to **records of accounts receivable**.

Rental Value

Rental value means that portion of **net income** that would have been earned or incurred as rental income from tenant occupancy of a **location** or **reported unspecified location** as furnished and equipped by the **Named Insured**, including fair rental value of any portion of the **location** or **reported unspecified location** which is occupied by the **Named Insured**.

Replacement Cost

Replacement cost means the cost to repair or replace **covered property** at the time of direct physical loss or damage with property of comparable material and quality on the same or another site, and used for the same purpose, without deduction for depreciation, deterioration, and obsolescence which amount is computed as of the time and at the place of such loss or damage. If property of the same kind and quality is no longer available, the Insurer will pay to replace it with other property of similar quality and function, including property of greater processing capacity.



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Replacement cost valuation for **insured property** includes the cost the **Named Insured** paid for non-refundable or non-transferable extended warranties, maintenance contracts or service contracts which are still in force at the time of loss or damage and are no longer valid as a result of loss of or damage to such **insured property**.

Reported Unspecified Location

Reported unspecified location means fixed premises that has been identified on a schedule submitted by the **Named Insured** and on file with the Insurer, including:

- A. the address of the premises and includes that area extending 1000 feet beyond that address;
- B. an identification of the **insured property**, **business income** or **extra expense**; and
- C. the value of such identified **insured property**, **business income** or **extra expense**.

If the **Named Insured** is a tenant, for purposes of **time element coverage**, **reported unspecified locations** includes that portion of the premises not rented, or intended to be rented, to others.

Reported unspecified location does not include:

- 1. a **location**;
- 2. an **unspecified location**;
- 3. a fair, trade show or exhibition;
- 4. an **installation location**; or
- 5. a **dependent property** with respect to loss or damage covered by any **time element coverage**.

Research Animals

Research animals means laboratory animals used in the **Named Insured's** research and development project or bred for sale to other medical technology or life science entities.

Research and Development Business Income

Research and development business income means:

- A. **net income** that would have been earned or incurred had no loss or damage resulting in an interruption in the **Named Insured's** research and development project occurred, including **net income** resulting from:
 - 1. lost or delayed pre-sale orders from new or current customers for a new product or an improved current product, whose entry into the marketplace is delayed because these products were the subject of lost or damaged **research and development project property**; or
 - 2. grants, endowments and any other contract revenues, licensing fees, consulting fees, funding grants and progress payments, including milestone contracts; plus
- B. **research and development project continuing expenses**.

However, **research and development business income** does not include any amount that is otherwise payable under this **Business Property Coverage Part** or that does not necessarily continue during the interruption in the research and development project.

Research and Development Project Continuing Expenses

Research and development project continuing expenses means the **Named Insured's** normal **continuing operating expenses** that are directly attributable to research and development projects, including any reasonable and necessary payroll expenses, rental payments as a tenant and factory overhead.

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Research and Development Project Property

Research and development project property means the **Named Insured's**:

- A. written, printed, electronic or inscribed documents, plans, records, formulas or other information, including any material upon which it is inscribed, printed, written or recorded;
- B. original or experimental property;
- C. existing prototypes used as the model for the final version of a new product or design; or
- D. undamaged property that needs to be recreated, restored or replaced due to covered loss of or damage to property in Paragraphs **A.**, **B.** or **C.**,

developed or used in conjunction with any ongoing and active research and development project.

Research and development project property does not include **research animals**, **media**, plants or crops or **fine arts**.

Robbery

Robbery means the unlawful taking of specified property from the care and custody of any person by one who has:

- A. caused or threatened to cause that person bodily harm; or
- B. committed an unlawful act witnessed by that person.

Safe Burglary

Safe burglary means the unlawful taking of:

- A. property from within a locked safe or vault by a person unlawfully entering the safe or vault as evidenced by marks of forcible entry upon its exterior; or
- B. a safe or vault from inside the **premises**.

Securities

Securities means negotiable and non-negotiable instruments or contracts representing either **money** or representing other tangible property that has intrinsic value, including:

- A. tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; or
- B. evidences of debt issued in connection with credit, debit or charge cards, which cards are not issued by the **Named Insured**.

Securities does not include **money**.

Sinkhole Collapse

Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite provided such cavities were not man made or did not result from **flood**.

Specified Peril

Specified peril means:

- A. aircraft or vehicles;
- B. explosion, fire or leakage from fire extinguishing equipment;
- C. lightning, smoke, **volcanic eruption**, **water damage**, weight of snow, ice or sleet;



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- D. windstorm or hail;
- E. riot, civil commotion or vandalism or **theft**;
- F. falling objects, excluding loss or damage to:
 - 1. **personal property** in the open; or
 - 2. the interior of a **building**, or property inside a **building**, unless the roof or an outside wall of the **building** is first damaged by a falling object;
- G. **sinkhole collapse**;
- H. solely with respect to **personal property** in the course of transit, **specified peril** also includes:
 - 1. vehicle collision upset or overturn; or
 - 2. sinking or stranding of a vessel, or collapse of a bridge, culvert, dock or wharf; or
- I. **equipment breakdown peril**, excluding loss of or damage to **insured property** caused by the discharge, dispersal, release or escape of refrigerants, including ammonia.

Stock

Stock means **raw stock, goods in process, finished stock or merchandise**, including packing or shipping materials and including software incorporated into such **finished stock or merchandise**.

Sublease Profit

Sublease profit means the net profit the **Named Insured** earns through subleasing the **building** or portion of the **building** that the **Named Insured** rents for the unexpired term of the cancelled lease or sublease, whichever would expire first. This amount is discounted based on the Prime Rate on the date the direct physical loss or damage occurs, rounded to the nearest whole number.

Suspended Equipment

Suspended equipment means **covered equipment**, provided the Insurer has complied with the requirements described in the **SUSPENDED EQUIPMENT** Condition in the **First Party Terms and Conditions**.

Suspension

Suspension means:

- A. the slowdown or cessation of the **Named Insured's** business activities; or
- B. that a part or all of the covered premises is rendered untenable.

System Penetration

System penetration means the intentional and malicious use of a computer to obtain unauthorized access to information and resources stored on **electronic data processing equipment**.

Tenant's Improvements and Betterments

Tenant's improvements and betterments means **fixtures**, glass, signs, alterations, installations or additions:

- A. made a part of a **building** the **Named Insured** occupies as a tenant but does not own;
- B. made or acquired at the **Named Insured's** expense exclusive of rent paid by the **Named Insured** or for which the **Named Insured** is legally required by written contract to insure; and
- C. that the **Named Insured** cannot legally remove.





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Tenant's Lease Interest

Tenant's lease interest means the difference between:

- A. the actual rent due for the unexpired portion of the cancelled lease at the time of covered loss or damage; and
- B. the rent due under the new lease for the same time period.

Theft

Theft means the unlawful taking of property.

Time Element Coverage

Time element coverage means **business income**, **research and development business income** or **extra expense** to the extent these apply under this **Business Property Coverage Part**.

Transfer Agreement

Transfer agreement means a **written** agreement with any **financial institution** authorized to transfer **money** and **securities** at the **Named Insured's** request.

Unspecified Location

Unspecified location means:

- A. a premises not listed in the **Business Property Schedule of Locations**; or
- B. a fair, trade show or exhibition.

An **unspecified location** does not include:

- 1. a **location**;
- 2. a **newly acquired location**;
- 3. a **reported unspecified location**;
- 4. an **installation location**; or
- 5. a **dependent property** with respect to loss or damage covered by any **time element coverage**.

Volcanic Eruption

Volcanic eruption means the eruption, explosion or effusion of a volcano that gives rise to physical loss or damage when such loss or damage is caused by:

- A. airborne volcanic blast or airborne shock waves;
- B. ash, dust or particulate matter; or
- C. lava flow.

Water Damage

Water damage means:

- A. the discharge or leakage of domestic or process water or steam from:
 - 1. water pipes and any other apparatus meant to carry or distribute water including, but not limited to, hoses and tubes and fire protection sprinkler system piping;



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2. appliances; or

3. mechanical systems; or

B. the overflow, discharge or leakage of water from bathroom, kitchen and laundry fixtures and faucets, within a **building**.

Written

Written means expressed through letters or marks placed upon paper and visible to the naked eye.

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These **First Party Terms and Conditions** apply to the **Business Property Coverage Part**, the **Business Crime Coverage Part**, as applicable, and their associated forms and endorsements.

I. ABANDONMENT

There can be no abandonment of any **covered property** to the Insurer unless the Insurer specifically agrees to such abandonment in writing.

II. APPRAISAL

If the **Named Insured** and the Insurer fail to agree on the amount of loss for physical damage or **business income** or **extra expense**, either may make a written demand for appraisal in which case within 30 days of that written demand each shall select an appraiser and shall notify the other of its chosen appraiser. This **APPRAISAL** Condition is not available to the **Named Insured** or the Insurer if there is a dispute as to whether the loss or damage was caused in whole or in part by a **covered peril**. This **APPRAISAL** Condition is not available if there is a dispute as to whether or not the loss is covered in whole or in part under this **coverage part**.

An individual may be chosen as an appraiser for a claim only if such individual is a competent, independent and disinterested person and who has no direct or indirect financial interest in the loss or the adjustment of the claim. That appraiser cannot be:

- A. the **Named Insured** or any of the **Named Insured's** employees or agents (including any public adjuster or public adjusting company hired by the **Named Insured**);
- B. employed by the Insurer; or
- C. an independent adjuster hired by the Insurer for such claim.

The appraisers will first select a competent, independent and disinterested umpire. If the appraisers fail to agree upon an umpire within 30 days then, only on the joint request of the **Named Insured** and the Insurer to a court of competent jurisdiction where the loss occurred, the **Named Insured** and the Insurer may request that the court select or appoint a competent, independent and disinterested umpire.

If the **Named Insured** and the Insurer fail to agree to submit a joint request to a court of competent authority, either may file the necessary documents in a court of competent jurisdiction where the loss occurred to compel the other to comply with the terms of this **APPRAISAL** provision.

The appraisers will then appraise, within a reasonable amount of time, the amount of loss, stating separately, as applicable:

- 1. the **actual cash value** or **replacement cost** as of the date of loss and the amount of loss, for each item of physical loss or damage; and
- 2. the amount of loss for each **time element coverage**.

If the appraisers fail to agree, they will submit their differences to the umpire. An award agreed to in writing by any two will determine the amount of loss and that award will be binding on both parties but such appraisal award will not determine whether the loss is covered. Any appraisal award addressing whether or not a loss is or is not covered is void and is not binding on either party to the appraisal.

The **Named Insured** and the Insurer will each:

- a. pay its chosen appraiser; and
- b. bear equally the other expenses of the appraisal and umpire.

A demand for appraisal shall not relieve the **Named Insured** of its continuing obligation to comply with all of the terms and conditions of this Policy.



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The Insurer will not be held to have waived any of its rights by any act relating to an appraisal. If there is an appraisal, the Insurer will still retain its right to deny the claim or challenge whether the damages from any loss are covered or otherwise excluded.

The **Named Insured** may only make a written demand for appraisal if the **Named Insured** has fully complied with all provisions of this Policy.

III. COMPLIANCE

No one may make a claim under the **Business Property Coverage Part** unless:

- A. there has been full compliance with all of the provisions of the **Business Property Coverage Part**; and
- B. the claim for coverage is brought within 2 years and 1 day after the date on which the direct physical loss or damage occurred.

IV. CONCEALMENT, MISREPRESENTATION AND FRAUD

This entire Policy shall be void if, whether before or after a loss, the **Named Insured** or designated representative:

- A. has concealed or misrepresented any material fact or circumstance concerning:
 - 1. this insurance or the subject thereof;
 - 2. the interest of the **Named Insured** therein; or
 - 3. any claim; or
- B. has falsely sworn to any such material fact or circumstance.

V. CONTROL OF PROPERTY

Any act or neglect by any person, other than a **Named Insured** designated representative, of any provision of these conditions or the **Business Property Coverage Part**, will not affect coverage. Breach of any condition of coverage at one or more **locations** or **reported unspecified locations** will not affect coverage at any other **building** where, at the time of loss or damage, the breach of condition did not exist.

VI. DUTIES AFTER LOSS OR DAMAGE

In the event of loss or damage, the **Named Insured** shall do the following:

- A. Take all necessary steps to protect the property from further loss or damage.
- B. Set aside the damaged **insured property** for examination by the Insurer as often as may be required and keep a record of its expenses necessary to protect **insured property**.
- C. As soon as practical, give written notice to the Insurer, or its designated representative, of the event giving rise to the loss or damage, including the date and time of such event, what occurred and the names and addresses of witnesses.
- D. Within 60 days after being requested by the Insurer, render to the Insurer a detailed, sworn proof of loss on a form provided by the Insurer;
- E. As often as may be reasonably required, exhibit to any person designated by the Insurer all that remains of any damaged or undamaged property and permit the Insurer to take samples of such property for inspection and analysis.
- F. Submit individually to examinations under oath at the Insurer's request and, if requested and identified by the Insurer, make its designated representatives, including, but not limited to, public adjusters, claims consultants,

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forensic accountants or other third parties providing claims related services, submit to examinations under oath, and give the Insurer a signed statement of each individual's answers.

- G. As may be reasonably required, produce for examination at the request of the Insurer all books of account, business records, bills, invoices and other vouchers, or certified copies thereof if originals have been lost, at such reasonable time and place as may be designated by the Insurer or its authorized representative, and permit extracts and copies thereof to be made.
- H. Cooperate with the Insurer in the investigation of any claim.
- I. Notify law enforcement authorities, if the **Named Insured** has reason to believe that any loss or damage involves a violation of law.

VII. LOSS PAYMENT

- A. Unless otherwise specified in this Policy, in the event of covered loss or damage to **covered property**, at the Insurer's option, the Insurer will either:
 - 1. pay the amount of loss or damage;
 - 2. pay the cost of repairing or replacing such **covered property**;
 - 3. take all or any part of the **covered property** at an agreed or appraised value; or
 - 4. repair or replace the **covered property** with other property of like kind and quality.
- B. If the Insurer elects to exercise option **A.3.** above with respect to any branded or labeled **merchandise** or **finished stock**, the **Named Insured** may:
 - 1. Stamp salvage on their **merchandise** or **finished stock**, or its containers, if the stamp will not physically damage the **merchandise** or **finished stock**; or
 - 2. Remove the brands or labels, if doing so will not physically damage the **merchandise** or **finished stock**. The **Named Insured** must re-label the **merchandise** or **finished stock** or its containers, to comply with the law.
- C. The Insurer will determine the value of such **covered property**, or the cost of its repair or replacement, in accordance with the **VALUATION** Condition.
- D. The Insurer will not pay more than the **Named Insured's** financial interest in the **covered property**.
- E. The Insurer, at the Insurer's expense, may elect to defend the **Named Insured** against suits arising from claims of owners of **covered property**.
- F. If the **Named Insured** has complied with all of the terms and conditions of this Policy, the Insurer will pay amounts due hereunder within 60 days after it receives an acceptable sworn proof of loss provided that the Insurer and **Named Insured** have reached agreement on the amount of loss or damage or an appraisal award has been made. Such payments will be made to the **First Named Insured**, subject to the **LOSS PAYEES AND MORTGAGEES** Condition below. However, the payment for loss or damage to **personal property of others** may be to the account of the owner of the property.

Covered **Debris Removal Costs and Expenses** and **Debris Removal – Additional Costs and Expenses** in the **Fees, Costs and Expenses Coverages** provision under the **LOCATION COVERAGES** section of the **Business Property Coverage Part** will be paid by the Insurer provided all such costs are reported to the Insurer in writing within 180 days of the **occurrence**.



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VIII. LOSS PAYEES AND MORTGAGEES

A. Loss Payees

If there is loss of or damage to **insured property**, in which the **Named Insured** and any Loss Payee, whether or not named in the **Schedule of Loss Payees or Mortgagees**, have an insurable interest:

1. the Insurer will adjust losses with the **Named Insured**, and
2. make payments jointly to the **Named Insured** and such Loss Payee, in their order of precedence, in accordance with the Loss Payee's financial interest in the applicable property.

If the Insurer pays such Loss Payee, such payments will satisfy the **Named Insured's** claims against the Insurer for that Loss Payee's property. The Insurer will not pay such owners more than their financial interest in the **insured property**.

B. Lender Loss Payees and Mortgagees

1. As used in this Section:
 - a. a Lender Loss Payee is any creditor who is shown on the **Schedule of Loss Payees or Mortgagees** as a Lender Loss Payee and whose interest in **insured property** is established by a written instrument including warehouse receipts, bills of lading, financing statements or security agreements;
 - b. a Mortgagee is any mortgagee or trustee who is shown on the **Schedule of Loss Payees or Mortgagees** as a Mortgagee with respect to the **real property** for which the mortgagee or trustee is named.
2. The Insurer will pay for covered loss or damage to each specified Lender Loss Payee or Mortgagee, in order of precedence, in accordance with the Lender Loss Payee's or Mortgagee's financial interest in the applicable property.
3. Each Lender Loss Payee and Mortgagee has the right to receive loss payment, even though:
 - a. the Insurer denied the **Named Insured's** claim because the **Named Insured** failed to comply with the terms of this Policy; or
 - b. such Lender Loss Payee or Mortgagee has started foreclosure or similar action on the **insured property**, provided such loss payee:
 - i. pays any premium due under this **Business Property Coverage Part** at the Insurer's request if the **Named Insured** has failed to do so;
 - ii. submits a signed, sworn proof of loss in accordance with the requirements of this Policy; and
 - iii. has notified us of any change in ownership, or substantial change in risk known to such Lender Loss Payee or Mortgagee.

If these requirements are met, all of the terms of this **Business Property Coverage Part** will then apply directly to such Lender Loss Payee or Mortgagee.

4. With respect to any Lender Loss Payees or Mortgagees:
 - a. The Insurer may cancel this Policy, including the interest of any Lender Loss Payee or Mortgagee, by giving such Lender Loss Payee or Mortgagee, or its agent, written notice:
 - i. 10 days prior to the effective date of cancellation, if cancellation is for nonpayment of premium; or
 - ii. 60 days prior to effective date of cancellation, if cancellation is for any other reason.

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- b. If a loss hereunder is made payable, in whole or in part, to a designated Lender Loss Payee or Mortgagee not named in this Policy, that interest may be cancelled by giving to such loss payee 10 days written notice of cancellation.
- c. If the Insurer pays the Lender Loss Payee or Mortgagee for loss under this **Business Property Coverage Part**, and denies payment to the **Named Insured**, the Insurer will, to the extent of the payment made to such Lender Loss Payee or Mortgagee, be subrogated to all the rights of the Lender Loss Payee or Mortgagee. However, any subrogation by the Insurer will not impair the right of such Lender Loss Payee or Mortgagee to recover the full amount of its claim. At the Insurer's option, the Insurer may pay the whole principal of the **Named Insured's** debt plus accrued interests. In this event, the **Named Insured** will pay its remaining debt to the Insurer.
- d. If the **Named Insured** fails to provide proof of loss, the Lender Loss Payee or Mortgagee, upon notice, will render proof of loss within 60 days of notice and will be subject to the provisions contained in this **First Party Terms and Conditions** and **Common Terms and Conditions** relating to **APPRAISAL, LOSS PAYMENT** and **NO SUIT AGAINST INSURER**.

C. Mortgagee Loss Payee

With respect to any Mortgagee as defined above, the interest of the Mortgagee in **real property** will not be invalidated by:

- 1. any act or neglect of the mortgagor or owner of the **real property**;
- 2. foreclosures, notice of sale, or similar proceeding with respect to the **real property**;
- 3. change in the title or ownership of the **real property**; or
- 4. change to an occupancy more hazardous than was represented by the **Named Insured**.

D. Contract of Sale Loss Payee

A Contract of Sale Loss Payee is a person or entity who is shown on the **Schedule of Loss Payees or Mortgagees** and with whom the **Named Insured** has entered a contract for the sale of **insured property**; provided that for such **insured property** in which both the **Named Insured** and such Contract of Sale Loss Payee have an insurable interest, the Insurer will:

- 1. adjust losses with the **Named Insured**; and
- 2. pay any claim for loss or damage jointly to the **Named Insured** and such Contract of Sale Loss Payee, as interests may appear.

E. Building Owner Loss Payee

- 1. A Building Owner Loss Payee is the person or entity who is shown on the **Schedule of Loss Payees or Mortgagees** and is the owner of the described **building** in which the **Named Insured** is a tenant.
- 2. Loss or damage to such **building** will be adjusted with such Building Owner Loss Payee. Any loss payment made to such Building Owner Loss Payee will satisfy the **Named Insured's** claims against the Insurer for such Building Owner Loss Payee property.
- 3. Loss or damage to **tenant's improvements and betterments** will be adjusted with the **Named Insured** unless the written lease agreement provides otherwise.

IX. NO BENEFIT TO BAILEE

This insurance shall in no way inure directly or indirectly to the benefit of any transportation carrier or bailee.



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X. OTHER INSURANCE

- A. If the **Named Insured** has other insurance covering the same loss or damage, the Insurer will pay on the least of the following amounts:
1. any Limit of Insurance applicable to the **covered property** that has sustained such loss or damage;
 2. the amount of covered loss or damage in excess of the amount due from that other insurance, whether the **Named Insured** can collect on it or not, without application of deductible amounts contained elsewhere in this **coverage part**; or
 3. the amount the Insurer would have paid had such other insurance not existed.
- B. Paragraph A. above does not apply to other insurance that is purchased as insurance in excess of the Limit of Insurance under this **coverage part**.

XI. POLICY PERIOD/COVERAGE TERRITORY

The Insurer will cover loss or damage commencing during the **policy period** of this Policy and within the **coverage territory** unless otherwise specified.

XII. RECOVERED PROPERTY

If either the **Named Insured** or Insurer recover any property after loss settlement, that party must give the other prompt notice. At the **Named Insured's** option, the property (other than **money** or **securities**) will be returned to the **Named Insured**. The **Named Insured** must then return to the Insurer the amount it paid to the **Named Insured** for the **covered property**. The Insurer will pay recovery expenses and the expenses to repair the recovered **covered property**, subject to the Limit of Insurance.

With respect to **money** or **securities**, any recoveries, less the cost of obtaining them, made after settlement of loss or damage covered by this **coverage part** will be distributed:

- A. first to the **Named Insured**, until the **Named Insured** is fully reimbursed for any loss or damage that the **Named Insured** sustains that exceeds the Limit of Insurance and the Deductible amount, if any;
- B. then to the Insurer, until the Insurer is reimbursed for the settlement made; and
- C. then to the **Named Insured**, until the **Named Insured** is reimbursed for that part of the loss or damage equal to the Deductible amount, if any.

Recoveries do not include any recovery:

1. from insurance, suretyship, reinsurance, security or indemnity taken for the Insurer's benefit; or
2. of original **securities** after duplicates of them have been issued.

XIII. RESUMPTION OF OPERATIONS

The Insurer will reduce the amount of **business income** and **research and development business income** loss payments to the extent that the **Named Insured** could resume **operations** or research and development projects in whole or in part:

- A. by using damaged or undamaged property, including **stock**; or
- B. by using any other premises.

Solely with respect to **suspension of operations** caused by direct physical loss of or damage to a **dependent property**, the Insurer will reduce the amount of **business income** loss payment to the extent the **Named Insured** could resume the **Named Insured's operation**, in whole or in part, by using any other available sources of materials or outlets for the **Named Insured's** products or services available to the **Named Insured**.





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First Party Terms and Conditions

XIV. SALVAGE AND RECOVERIES

All salvages, recoveries, and payments, excluding proceeds from subrogation and other insurance, recovered or received prior to a loss settlement under this Policy, shall reduce the loss accordingly. If recovered or received subsequent to a loss settlement under this Policy, such net amounts received shall be divided between the interests concerned in the proportion of such respective interests.

XV. SUSPENDED EQUIPMENT

The Insurer, or any of the Insurer's representatives, has the right to suspend the insurance provided for **covered equipment** from an **equipment breakdown peril** when the equipment is found to be in, or exposed to, a dangerous condition, provided that the Insurer, or any representative, has:

- A. told the **Named Insured** of the dangerous condition immediately upon discovering it and informed the **Named Insured** of the suspension of coverage; and
- B. mailed or delivered a notice of the suspension to the **First Named Insured's** last known address or the address where the **covered equipment** is located.

The **Named Insured** will get a pro-rata refund of premium for the suspended insurance. However, the suspension will be effective even if the Insurer has not yet made or offered a refund. Reinstatement can only be effected by a written endorsement issued by the Insurer.

XVI. TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO THE INSURER

If the Insurer pays a claim under this Policy, it will be subrogated, to the extent of such payment, to all the **Named Insured's** rights of recovery from other persons, organizations and entities. The **Named Insured** will execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The **Named Insured** shall do nothing to prejudice such rights.

The Insurer will have no rights of subrogation against:

- A. any person or entity who or which is a **Named Insured**;
- B. any subsidiary or any entity associated with the **Named Insured** through ownership or management;
- C. any other person or entity that the **Named Insured** waived its rights of subrogation against in writing before the time of loss.

XVII. VACANCY

If a **building** where loss or damage occurs has not been used by the **Named Insured** to conduct its normal business for more than 60 consecutive days before such loss or damage occurs, the Insurer will not pay for any loss or damage caused by any of the following even if they are **covered perils**:

- A. vandalism;
- B. sprinkler leakage, unless the **Named Insured** has protected the system against freezing;
- C. **building** glass breakage;
- D. **water damage**;
- E. **theft** or attempted **theft**.

With respect to all other **covered perils**, the Insurer will reduce the amount that would otherwise be paid for the loss or damage by 15%.



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First Party Terms and Conditions

If the **Named Insured's** normal **operation** is leasing property to others, a vacant **building** will be subject to this condition if the **Named Insured** has ceased actively leasing the **building** or has cut-off power, heat and water utility services to the **building**.

Buildings under active construction or active renovation are not considered vacant.

XVIII. VALUATION

A. Except as provided in Paragraph B. below, and subject to all applicable Limits of Insurance, the Insurer will not pay more than the lesser of the following:

1. the **replacement cost**; or
2. the actual cost to repair or replace **covered property**.

If the **Named Insured** does not repair or replace the **covered property**, or the repair or replacement exceeds 24 months from the date of loss or damage unless a longer time frame is agreed to by the Insurer, the Insurer will pay the **actual cash value** of such property.

If the **Named Insured** commences repair or replacement of such **covered property** and completes it within 24 months from the date of loss or damage, or such agreed to longer period, the Insurer will pay the difference between the **actual cash value** previously paid and the lesser of Paragraphs 1. or 2. above.

B. With respect to the following **covered property**, the Insurer will not pay more than the following amounts:

1. **Accounts receivable**: for **records of account receivable** for which duplicates do not exist, the full cost to research and reproduce such records plus the cost of the blank materials on which they reside. For **records of accounts receivable** for which duplicates do exist, the cost of the labor to transcribe or copy such records, plus the cost of the blank materials on which they reside.

If the **Named Insured** cannot accurately establish the amount of accounts receivable outstanding at the time of loss of or damage to the **records of accounts receivable**, the following method will be used:

- a. determine the average monthly amount of accounts receivable for the 12 months immediately preceding the month in which the loss or damage occurs; and
- b. adjust that average monthly amount for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the monthly average.

The following will be deducted from the total amount of accounts receivable, however that amount is established:

- i. the amount of the accounts receivable for which there is no loss or damage;
- ii. the amount of the accounts receivable that the **Named Insured** is able to re-establish or collect;
- iii. an amount to allow for probable bad debts that the **Named Insured** is normally unable to collect; and
- iv. all unearned interest and service charges.

2. **Personal property** that is leased or rented from others, **personal property of others** and nonowned trailers: the lesser of the following:

- a. the amount for which the **Named Insured** is liable under the written contract for such property;
- b. the actual cost to repair such property; or
- c. the **replacement cost**.

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3. **Fine arts:** the appraised **market value** as of the time, and at the place, of loss or damage. In case of loss to any part of a pair or set, the Insurer may:
 - a. repair or replace any part to restore the pair or set to its value before the loss; or
 - b. pay the difference between the value of the pair or set before and after the loss.
4. **Glass: replacement cost,** including the costs and expenses incurred to put up temporary plates or board up openings and to remove or replace obstructions when repairing or replacing glass that is part of a **building**, but not including the removal or replacement of window displays.
5. **Goods in process:** the value of **raw stock**, the **Named Insured's** labor expended and other materials incorporated and the cost to repurchase proprietary property licenses, plus the proper proportion of overhead charges.
6. **Media:** for **media** for which duplicates do not exist, the full cost incurred to research and reproduce a master copy of such **media** plus the cost of the blank materials on which it resides. For **media** for which duplicates do exist, the cost incurred for the labor to transcribe or copy such **media**, plus the cost of the blank materials on which it resides.

If the **media** is not reproduced or replaced, the loss will be valued at the cost to replace the blank material on which the **media** resides with substantially identical type of such blank materials.
7. **Merchandise** which has been sold and not delivered and **finished stock:** the regular cash selling price, less all costs to complete the sale and discounts and charges to which such **finished stock** or **merchandise** would have been subject had no loss or damage occurred.
8. **Money or securities:**

Money: only up to and including its face value.

Securities: only up to and including their value at the close of business on the day the loss was **discovered**.
9. **Outdoor trees, shrubs, plants or lawns:** the reasonable and necessary costs of a qualified contractor to remove the damaged tree, shrub, plant or lawn from the **location** or **reported unspecified location** and the replacement of such property with similar type, size and quality as the damaged property including reasonable repairing and replanting costs. No payment will be made for the replacement, repairing or replanting of such property until the repairing, replacement and replanting is completed. Damaged **outdoor trees, shrubs, plants or lawns** not replaced within 12 months from the date of the loss have no value.
10. Property for sale, other than **stock** or **merchandise**, the lesser of the:
 - a. **replacement cost;**
 - b. the selling price; or
 - c. **actual cash value.**
11. Property in transit:
 - a. Property under invoice, at the actual invoice cost, including prepaid freight, together with such cost and charges since shipment as may have accrued and become legally due thereon.
 - b. Property not under invoice, in accordance with the valuation provisions of this Policy, less any charges saved which would have become due and payable upon delivery at destination.
12. **Research and development project property:** the actual cost necessary to:
 - a. research, recreate, repair or replace the **research and development project property**, including the cost of materials and supplies; and



CNA PARAMOUNT

First Party Terms and Conditions

- b. research, recreate or reproduce information, on any format, documenting that lost or damaged **research and development project property** as of the date of such loss or damage.

However, the Insurer will only pay for these costs if the **Named Insured** repairs, replaces or recreates the **research and development project property**. Any **research and development project property** not repaired, replaced or recreated has no value. When production of a new product begins by anyone, the **research and development project property** for that product and all associated research and recreation costs have no value.

13. Tenant's improvements and betterments:

- a. **Replacement cost** if the **Named Insured** repairs or replaces with reasonable speed.
- b. A proportion of the **Named Insured's** original cost if the **Named Insured** does not repair or replace with reasonable speed. The Insurer will determine the proportionate value as follows:
- multiply the original cost by the number of days from the date of the loss or damage to the expiration date of the lease; and
 - divide that amount determined in Paragraph i. above by the number of days from the installation of the **tenant's improvements and betterments** to the expiration of the lease.

If the lease contains a renewal option, the expiration date of the renewal option period will be used as the expiration date of the lease.

- c. If others pay for the repairs or replacement, then the Insurer will only pay for that portion which has not been paid for by others.
14. Vehicles or self-propelled machines (other than nonowned trailers), railroad rolling stock and contractor's equipment: at the lesser of the following for that lost or damaged property:
- applicable scheduled Limit of Insurance;
 - actual cash value**;
 - cost to reasonably restore that property to its condition immediately before loss or damage; or
 - cost of replacing that property with used, but substantially identical property.

XIX. BUSINESS CRIME COVERAGE CONDITIONS

Solely with respect to crime coverage provided under the **Business Crime Coverage Part** and the **Employee Theft, Forgery or Alteration and Money and Securities Additional Coverages** under the **Business Property Coverage Part**, the following conditions apply:

A. Joint Named Insured

- If the **Named Insured** or partner, proprietor, **member** or officer of that **Named Insured** has knowledge of any information relevant to this insurance, that knowledge is considered knowledge of every **Named Insured**.
- An **employee** of any **Named Insured** is considered to be an **employee** of every **Named Insured**.
- If any crime coverage is cancelled or terminated as to any **Named Insured**, a loss with respect to that **Named Insured** is covered only if the loss was **discovered** during the period of time in the **When Loss Must be Sustained and Discovered Condition** below. However, this extended period to **discover** loss terminates as to that **Named Insured** immediately upon the effective date of any other insurance obtained by that **Named Insured** replacing in whole or in part the insurance afforded hereunder, whether or not such other insurance provides coverage for loss or damage sustained prior to its effective date.
- In the event loss or damage is sustained by more than one **Named Insured**, the Insurer will not pay more than if the loss or damage was sustained by one **Named Insured**.





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First Party Terms and Conditions

B. Named Insured Sponsored Employee Benefit Plans

Any **employee benefit plan** shown under the **Business Property Coverage Part** Declarations or the **Business Crime Coverage Part** Declarations as included as an additional **Named Insured** are so included only with respect to **Employee Theft Coverage**.

In compliance with certain provisions of the Employee Retirement Income Security Act of 1974 (ERISA):

1. If the **First Named Insured** is an entity other than an **employee benefit plan**, any payment made by the Insurer will be made jointly to the **First Named Insured** and to the **employee benefit plan** that sustained loss.
2. If two or more **employee benefit plans** are insured under this **coverage part**, any payment the Insurer makes for covered loss:
 - a. sustained by two or more **employee benefit plans**; or
 - b. of commingled funds or other property of two or more **employee benefit plans**,

is to be shared by each **employee benefit plan** sustaining loss in the proportion that the amount of insurance required for each such **employee benefit plan** under the Employee Retirement Income Security Act of 1974 (ERISA) bears to the total of such payments.
3. The **First Named Insured** must purchase a Limit of Insurance applicable to **Employee Theft Coverage** that is at least equal to the minimum amount required by ERISA for any **employee benefit plans**. If **employee benefit plans** are insured jointly with any other entity under this **coverage part** the limit must be at least equal to the minimum amount required by ERISA as if each **employee benefit plan** were insured independently. If, during this **policy period**, it is determined that the applicable Limit of Insurance as shown in the **Business Property Schedule of Coverages and Limits** or **Business Crime Schedule of Coverages, Limits and Deductibles** was less than the amounts required by ERISA on the effective date of this Policy, then, at the request of the **First Named Insured** during this **policy period**, and subject to the payment of any additional premium, the applicable Limit of Insurance may be amended to equal the minimum amount required by ERISA.
4. The deductible otherwise applicable to **Employee Theft Coverage** does not apply to loss sustained by any **employee benefit plan**.

C. New Employees/New Employee Benefit Plans**1. New Employees or Premises**

If, during this **policy period** the **Named Insured** establishes any additional **premises** or hires additional **employees**, any insurance afforded for **employees** and **premises** shall also apply to those additional **employees** and **premises**.

2. New Employee Benefit Plans

If any **employee benefit plan** is acquired by the **Named Insured** during the **policy period** that is:

- a. sponsored and approved by the **Named Insured**; and
- b. required to be bonded under the provisions of ERISA,

that **employee benefit plan** shall be included as a **Named Insured** under this **coverage part**.

D. Loss Covered Under This Insurance and Prior Insurance Issued by the Insurer or Any Affiliate of the Insurer

If the **Named Insured discovers** covered loss during the **policy period** resulting directly from an act or series of acts that took place partly during the **policy period** and partly during a **policy period** of any prior cancelled or



CNA PARAMOUNT

First Party Terms and Conditions

terminated Policy that the Insurer or any affiliate issued to the **Named Insured** or any predecessor in interest, the most the Insurer will pay is the larger of the amount recoverable under this Policy or the prior Policy.

E. Loss Sustained During Prior Policy

1. If the **Named Insured**, or a predecessor in interest, sustained a loss that could have been recovered under a prior policy except that the time within which to **discover** the loss under such prior policy had expired, then the Insurer will pay for it under this Policy, provided:
 - a. this Policy became effective at the time of cancellation or termination of such prior Policy; and
 - b. the loss would have been covered by this Policy had it been in effect at the time of such loss.
2. The Limit of Insurance available under this Loss Sustained During Prior Policy Condition is part of, and not in addition to, the applicable Crime Coverage Limits of Insurance and is limited to the following:
 - a. when the prior policy was issued by the Insurer or any affiliate of the Insurer, the highest single Limit of Insurance of the amount recoverable under:
 - i. this Policy as of its effective date; or
 - ii. the prior policy had it remained in effect.
 - b. when the prior policy was not issued by the Insurer or any of its affiliates, the lesser of the single Limit of Insurance of the amount recoverable under:
 - i. this Policy as of its effective date; or
 - ii. the prior policy had it remained in effect.

F. Non-Cumulation of Limit of Insurance

Regardless of the number of years this Policy or similar insurance (whether issued on a "Loss Sustained" or "Loss Discovered" basis) issued by the Insurer remains in force or the number of premiums paid, the Limit of Insurance does not cumulate from one **policy period** to another **policy period**.

G. Ownership of Property; Interests Covered

The **money**, **securities** and **other property** covered under this **coverage part** is limited to such property:

1. that the **Named Insured** owns or leases;
2. that the **Named Insured** holds for others; or
3. owned and held by someone other than the **Named Insured** under circumstances which make the **Named Insured** responsible for the property prior to the time of loss.

Solely with respect to an **employee benefit plan**, the **money**, **securities** and **other property** covered under any crime coverage is limited to all funds or property that the **employee benefit plan** uses or may use as a source for the payment of benefits to plan participants or beneficiaries, as described by the Employee Retirement Income Security Act of 1974 (ERISA), any amendments thereto and any regulations promulgated thereunder.

However, this insurance is for the **Named Insured's** benefit only. It provides no rights or benefits to any **clients** or to any other person or organization.

H. Termination of Coverage as Respects Acts of Any Employee

Coverage is terminated with respect to any **employee**:

1. immediately upon discovery of a dishonest act:

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- a. committed by that **employee** while employed by the **Named Insured**, or
- b. committed by that **employee** prior to becoming employed by the **Named Insured**, provided dishonest acts committed prior to becoming employed by the **Named Insured** resulted in a loss equal to or exceeding \$10,000,

provided that such discovery was made by the **Named Insured** or any of the **Named Insured's employees**, partners, proprietors, **members**, **managers**, officers, directors or trustees, not in collusion with the **employee** who committed such act, whether before or after becoming employed by the **Named Insured**.

- 2. on the date specified in the notice mailed to the **Named Insured**. That date will be at least 60 days after the date of mailing.

The Insurer will mail or deliver the notice to the **First Named Insured's** last mailing address known to the Insurer. If notice is mailed, proof of mailing will be sufficient proof of notice.

I. When Loss Must be Sustained and Discovered

Except as provided in the Loss Sustained During Prior Policy Condition, loss is covered only if sustained during the **policy period** and **discovered** no later than one year from the date of cancellation or expiration of the Policy. However, with respect to any **Named Insured** who obtains any other insurance replacing in whole or in part the insurance afforded by such crime coverages, regardless of whether such insurance is obtained during or after the **policy period**, this extended period to **discover** loss terminates immediately upon the effective date of such other insurance, whether or not such other insurance provides coverage for such crime loss sustained prior to its effective date.

J. Worldwide Coverage and Other Territory Changes

With respect to **Employee Theft Coverage**, coverage applies anywhere in the world for **employees** while temporarily outside the **coverage territory** for a period of 90 days or less.

With respect to **Forgery or Alteration Coverage** and **Computer Fraud Coverage**, coverage applies anywhere in the world.



CNA PARAMOUNT
Professional Services
Business Property Coverage Part Declarations

Policy Number: 6056872807

1. Named Insured and mailing address

Name: SESI CONSULTING ENGINEERS

Address: 12A MAPLE AVE

PINE BROOK, NJ 07058-9837

2. Limits of Insurance, Deductibles Waiting periods

See Business Property Schedule of Coverages and Limits
 and Business Property Schedule of Locations

3. Premium, Surcharges Taxes and Fees at Issuance

Total Premium for this Coverage Part

New Jersey PLIGA Surcharge

Total Premium, Surcharges Taxes and Fees for this Coverage Part

Terrorism Risk Insurance Extension Act Premium

Your Premium includes the following amount to cover a fire loss that follows from a certified act of terrorism, even if certified acts of terrorism are otherwise excluded under this policy (statutorily required for locations in the Standard Fire Policy states of CA, GA, HI, IA, IL, MA, ME, MO, NC, NJ, NY, OR, RI, WI and WV) :



CNA PARAMOUNT

Business Property Schedule of Coverages and Limits

Policy Number: 6056872807

COVERAGES AND LIMITS

Coverages under the **Business Property Coverage Part** apply as shown below.

Limits of Insurance shown as Each Location apply separately for any one occurrence at each location identified in the **Business Property Schedule of Locations**, and at each reported unspecified location, if applicable. Limits of Insurance shown as Each Occurrence represent the total the Insurer will pay for any one occurrence for that coverage. However, if a particular coverage is shown as "Not Covered", then such coverage is not provided under this **Business Property Coverage Part**. If a different Limit of Insurance is shown for a particular coverage at a specific location, that Limit replaces, and is not in addition to, the Limit of Insurance shown for that coverage in the **Business Property Schedule of Coverages and Limits**, for that location.

SPECIFIED LOCATION COVERAGE AGREEMENT

LOCATION BASE COVERAGE:	
Real Property Coverage	SEE THE SCHEDULE OF LOCATIONS
Personal Property Coverage	
TIME ELEMENT COVERAGE:	
Business Income Coverage	SEE THE SCHEDULE OF LOCATIONS
Extra Expense Coverage	

FEES COSTS AND EXPENSES COVERAGES

Architects & Engineers and Other Professional Fees	Included within the applicable Real Property or Personal Property Limit
Brands & Labels Costs and Expenses	Not Covered
Debris Removal Costs and Expenses	Included within the applicable Real Property or Personal Property Limit
Debris Removal:	
Additional Costs and Expenses	Each Location
Uncovered Property	Not Covered
Expediting Costs and Expenses	Not Covered
Green Insured Property:	
Costs and Expenses	Not Covered
Time Element	Not Covered

OFF-SITE COVERAGES

Deferred Payments Coverage	Not Covered
Dependent Property Time Element Coverage	Not Covered
Installation Coverage	Not Covered
Mobile Computing Devices - Worldwide Coverage	Not Covered
Property at Unspecified Locations Coverage – Property Damage and Time Element Combined	Not Covered
Property in Transit Coverage – Property Damage and Time Element Combined	Not Covered
Worldwide Media and Accounts Receivable Coverage	Not Covered

**CNA PARAMOUNT****Business Property Schedule of Coverages and Limits**

Policy Number: 6056872807

ADDITIONAL COVERAGES

Contaminants or Pollutants Clean Up and Removal Coverage – Property Damage and Time Element Combined	██████████	Each Location
Contamination by a Refrigerant Coverage	██████████	Each Location
Contractual Penalties Coverage	Not Covered	
Denial of Access Coverage:		
Civil Authority	Included within the applicable Time Element Coverage Limit	Number of Days: 28
Ingress/Egress	Not Covered	
Electronic Vandalism Coverage – Property Damage and Time Element Combined	Not Covered	
Employee Theft Coverage	Not Covered	
Equipment Breakdown – Spoilage Coverage	Not Covered	
Expense to Reduce Loss – Business Income	Not Covered	
Extended Indemnity Period – Business Income Property	Not Covered	
Forgery or Alteration Coverage	Not Covered	
Fungi, Wet Rot, Dry Rot and Microbe Coverage – Property Damage and Time Element Combined	██████████	Aggregate
Loss Adjustment Expense Coverage	██████████	Each Occurrence
Money and Securities Coverage	Not Covered	
Newly Acquired Locations and Property Coverage:		
Newly Acquired or Constructed Real Property	██████████ Number of Days:	Each Occurrence 30
Newly Acquired – Other Property	██████████ Number of Days:	Each Occurrence 30
Newly Acquired Location – Time Element	██████████ Number of Days:	Each Occurrence 30
Ordinance or Law Coverage:		
Undamaged Insured Property	Not Covered	
Demolition and Repair Cost	██████████	Each Location
Increased Period of Restoration	Not Covered	
Pair or Set Coverage	Included within the applicable Personal Property Limit	
Protection of Property Coverage:		
Removal of Insured Property	Included within the applicable Real Property or Personal Property Limit	Number of Days: 30
Preservation of Insured Property	Not Covered	

**CNA PARAMOUNT****Business Property Schedule of Coverages and Limits**

Policy Number: 6056872807

ADDITIONAL COVERAGES

Reported Unspecified Locations Real Property Personal Property Business Income Extra Expense	Not Covered
Research and Development Coverage:	
Research and Development Project Property	Not Covered
Research and Development Business Income	Not Covered
Theft Damage to Non Owned Building Coverage	Included within the applicable Personal Property Limit
Trees, Shrubs, Plants and Lawns Coverage	Each Item Each Location
Unintentional Errors or Omissions Coverage	Not Covered
Utility Supply Failure Coverage:	
Property Damage	Not Covered
Time Element	Not Covered

ADDITIONAL COVERAGE BASKET

All coverages shown in the SCHEDULE below are part of the **Additional Coverage Basket** and subject to a combined single Each Location Limit of Insurance shown in the SCHEDULE below. Such Limit of Insurance applies separately for any one occurrence at each location identified in the **Business Property Schedule of Locations**, and at each **reported unspecified location**, if applicable, unless the **Additional Coverage Basket** is shown as "Not Covered" for any specific location. If a different Limit of Insurance is shown for **Additional Coverage Basket** at a specific location, that Limit replaces, and is not in addition to, the Limit of Insurance shown for **Additional Coverage Basket** below, for that location.

SCHEDULE

Accounts Receivable Coverage	Each Location
Fine Arts Coverage (subject to Per Item Limit of \$100,000)	
Fire Department Service Charge Coverage	
Lessee Leasehold Interest Coverage	
Lost Key Replacement Coverage	
Non Owned Detached Trailers Coverage	
Recharge of Fire Protection Equipment Coverage	
Restoration of Media Coverage	
Reward Payments Coverage	



CNA PARAMOUNT

Business Property Schedule of Locations

Policy Number: 6056872807

Blanket Limits of Insurance

The Limit of Insurance shown below for that **Blanket Coverage Type** represents the sum total the Insurer will pay for any one occurrence for such blanket coverage. That Blanket Limit applies only at **locations** for which the Limit of Insurance is shown as Included in Blanket for that blanket coverage type under the **Location and Coverage Schedule**. If a particular coverage type does not apply at a specific **location**, the Limit of Insurance will be shown as Not Covered for that **location**. If a specific dollar amount Limit of Insurance is shown for that coverage type at a **location**, that Limit replaces, and is not in addition to, the Blanket Limit of Insurance for that coverage type, for that **location**.

Blanket Personal Property

Deductibles/Periods of Indemnity/ Percentages

The Property Deductible shown below applies to all loss, damage, cost or expense covered by the **Business Property Coverage Part**, unless a more specific deductible is shown in the **SCHEDULE** below or at a **location** shown in the **Location and Coverage Schedule**. If a Qualifying Period is shown below, then the **qualifying period** will apply to all **Business Income** and **Research and Development Business Income** Coverages.

Monetary Deductibles**Deductible Amount or Percentage**

Property Deductible

Location and Coverage Schedule

Real Property, Personal Property, Business Income or Extra Expense Coverage apply only to the extent shown for the **locations** described below.

Additional Coverages and Fees, Costs and Expenses Coverage that show an Each Location Limit of Insurance in the **Business Property Schedule of Coverages and Limits**, and the **Additional Coverage Basket**, apply at each **location** described below. If a different Limit of Insurance is shown for a particular coverage at a specific **location**, that Limit replaces, and is not in addition to, the Limit of Insurance shown for that coverage in the **Business Property Schedule of Coverages and Limits**, for that **location**. If a particular coverage does not apply at a specific **location**, that coverage will be shown as "Not Covered" at that **location**.

**Location
Number
1**
Location Address:

12A MAPLE AVE

PINE BROOK

NJ 07058

Location Base Coverages

Personal Property

Included in Blanket Personal Property

Extra Expense

**Location
Number
2**
Location Address:

12 MAPLE AVENUE

BLDG B

PINE BROOK

NJ 07058

Location Base Coverages

Personal Property

Included in Blanket Personal Property

Extra Expense

**Location
Number
3**
Location Address:

12A MAPLE AVE

BUILDING 4

PINE BROOK

NJ 07058

Location Base Coverages

Personal Property

Included in Blanket Personal Property

Extra Expense

**CNA PARAMOUNT****Schedule of Loss Payees or Mortgagees Endorsement**

It is understood and agreed that the following are added as Loss Payees (Clause A), Lender Loss Payees (Clause B), Mortgagees (including Trustees) (Clause B/C), Contract Sale Loss Payees (Clause D) Building Owner Loss Payees (Clause E) as described under the Section **LOSS PAYEES OR MORTGAGEES** of the **First Party Terms and Conditions**.

Location Number	Name and Address of Loss Payee, Lender Loss Payee, Mortgagee, Building Owner Loss Payee, or Contract Sale Loss Payee
	Not applicable

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



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The following coverages apply to the extent shown in the **Business Property Schedule of Coverages and Limits** or the **Business Property Schedule of Locations**.

I. LOCATION COVERAGES

A. Location Base Coverage

1. Real Property Coverage

The Insurer will pay for direct physical loss of or damage to **real property** at a **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for such loss or damage is the applicable **Real Property Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations** at that **location**.

2. Personal Property Coverage

The Insurer will pay for direct physical loss of or damage to **personal property** at a **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for such loss or damage is the applicable **Personal Property Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations** at that **location**.

3. Time Element Coverage

a. Business Income Coverage

The Insurer will pay for the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations** caused by direct physical loss of or damage to property at a **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for such loss of **business income** is the applicable **Business Income Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations** at that **location**.

b. Extra Expense Coverage

The Insurer will pay **extra expense** caused by direct physical loss of or damage to property at a **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for such **extra expense** is the applicable **Extra Expense Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations** at that **location**.

c. Business Income and Extra Expense Coverage

If a **Business Income and Extra Expense Coverage** Limit of Insurance is shown in the **Business Property Schedule of Locations** at a **location**, the Insurer will pay for the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**, and **extra expense**, caused by direct physical loss of or damage to property at that **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for all such loss of **business income** and **extra expense** is the applicable **Business Income and Extra Expense Coverage** Limit of Insurance.

B. Fees, Costs and Expenses Coverages

If the Insurer pays for loss or damage to any **insured property** pursuant to any **Location Base Coverage** shown in Paragraph **A.** above, or at **reported unspecified locations**, the Insurer will also pay for the following reasonable and necessary fees, costs and expenses incurred by the **Named Insured** in connection with such

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covered loss or damage. The most the Insurer will pay for any of the following **Fees, Costs and Expenses Coverages** are the Limits of Insurance shown in the **Business Property Schedule of Coverages and Limits**. Limits for these coverages apply in addition to any other applicable Limits of Insurance, unless otherwise stated. Limits of Insurance applicable at a **location** that differ for a specific **location** will be shown in the **Business Property Schedule of Locations** for that **location**. Those Limits replace, and are not in addition to, the Limits of Insurance shown in the **Business Property Schedule of Coverages and Limits** for those specific coverages and **locations**. If any of these coverages do not apply at any specific **location**, the Limit of Insurance will show as Not Covered for those **locations**.

1. Architects & Engineers and Other Professional Fees

The Insurer will pay the fees incurred for the services of architects, engineers or construction consultants approved by the Insurer and resulting directly from the repair or replacement of such **insured property**.

The amount the Insurer will pay for such fees is included within the applicable **Real Property Coverage** or **Personal Property Coverage** Limits of Insurance.

2. Brands & Labels Costs and Expenses

In accordance with the **LOSS PAYMENT** Condition in the **First Party Terms and Conditions**, the Insurer will pay the costs and expenses incurred to remove the brands and labels from **merchandise** or **finished stock** and to stamp "salvage" on such **merchandise** or **finished stock** or its containers.

The amount the Insurer will pay for all such costs and expenses is included within the applicable **Personal Property Coverage** Limit of Insurance.

3. Debris Removal Costs and Expenses

The Insurer will pay the costs and expenses incurred to remove debris of **covered property** remaining after such loss or damage.

Debris Removal Costs and Expenses does not include the costs or expenses of removing, extracting or disposing of **contaminants or pollutants** from land or water.

The amount the Insurer will pay for all such costs and expenses is included within the remaining Limit of Insurance for the applicable **covered property** after payment of the covered physical loss or damage.

4. Debris Removal

a. Additional Costs and Expenses

If the amount incurred for the covered loss or damage to **covered property**, including **Debris Removal Costs and Expenses**, exceeds the applicable Limit of Insurance for such **covered property**, the Insurer will pay the remaining debris removal costs and expenses incurred.

The most the Insurer will pay for such remaining debris removal costs and expenses at any one **location** or **reported unspecified location** for any one **occurrence** is the **Debris Removal – Additional Costs and Expenses** Limit of Insurance.

b. Uncovered Property

If wind causes direct physical loss of or damage to **covered property**, the Insurer will also pay for the expense the **Named Insured** incurs to remove debris of uncovered property that is blown onto a **location** or **reported unspecified location** by wind and to remove debris of **outdoor trees, shrubs, plants or lawns** damaged by wind.

The most the Insurer will pay for uncovered property at any one **location** or **reported unspecified location** for any one **occurrence** is the **Debris Removal – Uncovered Property** Limit of Insurance.



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5. Expediting Costs and Expenses

The Insurer will pay the additional costs and expenses incurred for temporary repair of damage to **covered property** and the additional expenses incurred for expediting the permanent repair or replacement of such damaged **covered property**. However, the Insurer will not pay such costs and expenses if they are covered elsewhere in this **coverage part**.

The most the Insurer will pay for all such costs and expenses at any one **location** or **reported unspecified location** for any one **occurrence** is the **Expediting Costs and Expenses** Limit of Insurance.

6. Green Insured Property

a. Costs and Expenses

With respect to **green insured property**, the Insurer will pay the costs and expenses incurred:

- i. to reuse or salvage **building** materials and products;
- ii. to extract recyclable construction waste and transport it to recycling facilities instead of landfills but only to the extent they are not offset by any income derived from the recycling;
- iii. for the services of accredited architects or engineers approved by the Insurer in planning and designing the applicable **green insured property** qualifying repairs or rebuild;
- iv. to re-certify the repaired or replaced **insured property** through the applicable **green insured property** accreditation organization; and
- v. to flush-out the air in the repaired or rebuilt **green insured property** and replace it with outside air ventilated through an air filtration system included as part of the repaired or replaced **green insured property**.

The amount the Insurer will pay for all such costs and expenses is included within the applicable **Real Property Coverage** or **Personal Property Coverage** Limits of Insurance.

b. Time Element

To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will pay, as provided, for loss of **business income** or **extra expense** arising out of extra time required to re-qualify, repair or rebuild the **green insured property**, including:

- i. additional costs to obtain power from a public utility for **covered equipment** that uses solar, wind, geo-thermal or other renewable resources to generate power. These additional costs will be paid until such time as such **green insured property** is repaired and operating; and
- ii. the monetary loss of rebates and credits the **Named Insured** receives from the public utility company for surplus power the **Named Insured's** renewable resources provide into the utility's power grid.

The amount the Insurer will pay for such all such loss and expense is included within the applicable **time element coverage** Limit of Insurance.

c. This **Green Insured Property Coverage** does not apply to:

- i. **green insured property** for which the basis of valuation is other than **replacement cost**; or
- ii. costs or expenses to upgrade the damaged **green insured property** to green standards beyond those that existed in the damaged **green insured property** at the time of loss or damage.

II. OFF-SITE COVERAGES

The following **OFF-SITE COVERAGES** apply as shown in the **Business Property Schedule of Coverages and Limits**, up to the applicable Limit of Insurance shown. If a specific **Location Base Coverage** is not provided elsewhere in this **Business Property Coverage Part**, there is no coverage under its corresponding **OFF-SITE**





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COVERAGE. For example, if the **Named Insured** does not have coverage for **business income** under the **Location Base Coverages**, then there is no such coverage related to **business income** under any of the **OFF-SITE COVERAGES**. Limits for these **OFF-SITE COVERAGES** apply in addition to any other applicable Limits of Insurance, unless otherwise stated.

A. Deferred Payments Coverage

1. The Insurer will pay the **Named Insured's** financial interest in **personal property** sold on an installment, conditional sale or other deferred payment basis. The Insurer will make such payments only if such **personal property** suffers direct physical loss or damage due to a **covered peril** after delivery to the purchaser, and only if the **Named Insured** is unable to collect after making all reasonable efforts to do so.
2. The most the Insurer will pay for such payments under this **OFF-SITE COVERAGE** for any one **occurrence** is the lesser of the **Named Insured's** financial interest in such **personal property** or the **Deferred Payments Coverage** Limit of Insurance.

The Limit for this **OFF-SITE COVERAGE** is included in, and not in addition to, any other applicable Limits of Insurance.

B. Dependent Property Time Element Coverage

1. To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,

caused by direct physical loss of or damage to property at a **dependent property** located anywhere in the world. The loss or damage must be directly caused by a **covered peril**.
2. The most the Insurer will pay for all loss and expense under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Dependent Property Time Element Coverage** Limit of Insurance.
3. The Insurer will not pay for loss of **business income** or **extra expense** caused by or resulting from earthquake or **flood** under this **OFF-SITE COVERAGE**, even if they are otherwise **covered perils**.

C. Installation Coverage

1. The Insurer will pay for direct physical loss of or damage to **installation property** directly caused by a **covered peril** while such **installation property** is at an **installation location** or a temporary warehousing premises:
 - a. awaiting and during installation, fabrication, erection, certifying, servicing or testing; or
 - b. awaiting acceptance by the purchaser.
2. The most the Insurer will pay for all loss or damage under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Installation Coverage** Limit of Insurance.
3. This **Installation Coverage** does not apply to loss or damage at any premises, **location** or **reported unspecified location** owned by the **Named Insured**, or to property in the due course of transit.
4. This **Installation Coverage** will end on the date when any of the following first occurs:
 - a. the Policy expires;
 - b. the **Named Insured's** insurable interest in the property ceases;



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- c. the installation, fabrication or erection project is accepted by the purchaser as complete; or
- d. the **Named Insured** abandons the installation, fabrication or erection project with no intention to complete it.

D. Mobile Computing Devices – Worldwide Coverage

1. The Insurer will pay for direct physical loss of or damage to **mobile computing devices** while outside the **coverage territory**, except within any country upon which the United States government has imposed sanctions, embargoes or similar prohibitions. The loss or damage must be directly caused by a **covered peril**.
2. The most the Insurer will pay for loss or damage under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Mobile Computing Devices – Worldwide Coverage** Limit of Insurance.

E. Property at Unspecified Locations Coverage – Property Damage and Time Element Combined

1. The Insurer will pay for direct physical loss of or damage to **insured property, research and development project property and fine arts** at an **unspecified location**, or while in the custody of a salesperson, directly caused by a **covered peril**.

The coverage provided for **fine arts** under this **OFF-SITE COVERAGE** is subject to the provisions of the **Fine Arts Coverage** in the **ADDITIONAL COVERAGE BASKET** section, except the requirement that such property be at a **location** or **reported unspecified location**.

2. To the extent **time element coverage** is applicable under this **Business Property Coverage Part**, the Insurer will pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,

caused by loss of or damage to **insured property, research and development project property and fine arts** at an **unspecified location** or while in the custody of a salesperson directly caused by a **covered peril**.
3. The most the Insurer will pay for all loss, damage or expense combined under this **OFF-SITE COVERAGE**:
 - a. at any one **unspecified location** for any one **occurrence** is the **Property at Unspecified Locations Coverage – Property Damage and Time Element Unspecified Location** Limit of Insurance.
 - b. for all **unspecified locations** for any one **occurrence**, regardless of the number of **unspecified locations** involved, is the **Property at Unspecified Locations Coverage – Property Damage and Time Element Unspecified Locations Combined** Limit of Insurance.
4. This **Property at Unspecified Locations Coverage** does not apply to:
 - a. property in transit, other than while in the custody of salespersons as described in Paragraph E.1. above;
 - b. property that is covered under the **Protection of Property Coverage** of the **ADDITIONAL COVERAGES** section.
5. The **Earth Movement** and **Flood** Excluded Perils under the **EXCLUSIONS** section do not apply only with respect to **unspecified locations** that the **Named Insured** does not own, operate or lease.

F. Property in Transit Coverage – Property Damage and Time Element Combined

1. The Insurer will pay for direct physical loss of or damage to **insured property, research and development project property, fine arts, media and records of accounts receivable** directly caused by a **covered peril**

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while in the course of transit from the time such property is being loaded at the initial point of shipment and continuously thereafter, until unloaded at the final destination, or if undeliverable, the time it is returned to the **location or reported unspecified location**, including:

- a. general average or salvage charges that are assessed; and
- b. reasonable and necessary expense the **Named Insured** incurs to inspect, repackage and reship such property.

The coverage provided for **fine arts, records of accounts receivable** and **media** under this **OFF-SITE COVERAGE** are subject to the provisions of the **Fine Arts Coverage, Accounts Receivable Coverage** and **Restoration of Media Coverage**, respectively, in the **ADDITIONAL COVERAGE BASKET** section, except the requirement that such property be at a **location or reported unspecified location**.

2. To the extent **time element coverage** is applicable under this **Business Property Coverage Part**, the Insurer will also pay, as provided, for:
 - a. actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,
caused by loss of or damage to **insured property, research and development project property, fine arts** and **media** while in the course of transit directly caused by a **covered peril**.
3. The most the Insurer will pay for all loss, damage or expense combined under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Property in Transit Coverage – Property Damage and Time Element** Limit of Insurance.
4. When neither the origin nor the destination is in any country upon which the United States government imposes sanction, embargoes or similar provisions, the following applies:
 - a. If the property is transported by an aircraft, the **coverage territory** is extended to be anywhere in the world for that property while in transit; or
 - b. If the property is transported by an oceangoing vessel, transit coverage ends when the property has been loaded on the oceangoing vessel and only commences when the property has been fully discharged from such vessel onto a point within the **coverage territory**.
5. This **Property in Transit Coverage** does not apply to:
 - a. import shipments until marine insurance coverage ceases;
 - b. **personal property of others** hauled on vehicles owned, leased or operated by the **Named Insured** when acting as a common or contract carrier, regardless of the **Named Insured's** liability for such property;
 - c. property sold by the **Named Insured** under conditional sale, trust agreement or installment payment after delivery to customers;
 - d. property shipped by common carrier or postal service unless such shipment is electronically tracked by such carrier or service; or
 - e. property while in the custody of salespersons.
6. In the event of any loss of or damage to **personal property** in transit, the **Named Insured** must immediately make a claim in writing against the carrier, bailee or others involved.



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7. The **Earth Movement** and **Flood** Excluded Perils under the **EXCLUSIONS** section do not apply with respect to this **OFF-SITE COVERAGE**.

G. Worldwide Media and Accounts Receivable Coverage

1. The Insurer will pay for direct physical loss of or damage to **media** and **records of accounts receivable** directly caused by a **covered peril** while such property is at a premises other than a **location** or **reported unspecified location**.
2. With respect to coverage provided under this **OFF-SITE COVERAGE**, the **coverage territory** is extended to be anywhere in the world, except within any country upon which the United States government has imposed sanctions, embargoes or similar prohibitions.
3. The most the Insurer will pay for all loss or damage under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Worldwide Media and Accounts Receivable Coverage** Limit of Insurance.
4. The **Earth Movement** and **Flood** Excluded Perils under the **EXCLUSIONS** section do not apply under this **OFF-SITE COVERAGE**, but only when such property is at premises that the **Named Insured** does not own, operate or lease.

III. ADDITIONAL COVERAGES

The following **ADDITIONAL COVERAGES** apply up to the applicable Limit of Insurance shown under the **Business Property Schedule of Coverages and Limits**. If a particular coverage is shown as Not Covered then such coverage is not provided under this **Business Property Coverage Part**.

Limits of Insurance for an **ADDITIONAL COVERAGE** that differ at any specific **location** will be shown under the **Business Property Schedule of Locations** for that **location**. Those Limits of Insurance replace, and are not in addition to, the Limit of Insurance shown for that **ADDITIONAL COVERAGE** in the **Business Property Schedule of Coverages and Limits**. If any **ADDITIONAL COVERAGE** does not apply at a specific **location**, that **ADDITIONAL COVERAGE** will be shown as Not Covered at that **location**.

If a specific **Location Base Coverage** is not provided at a **location** or at **reported unspecified locations** in this **Business Property Coverage Part**, there is no coverage under its corresponding **ADDITIONAL COVERAGE**. For example, if the **Named Insured** does not have a **Location Base Coverage** for **business income** for one or more **locations** or **reported unspecified location**, then there is no coverage related to **business income** under any of the **ADDITIONAL COVERAGES** for **business income**.

Limits for these **ADDITIONAL COVERAGES** apply in addition to any other applicable Limits of Insurance, unless otherwise stated.

A. Contaminants or Pollutants Clean Up and Removal Coverage – Property Damage and Time Element Combined

1. The Insurer will pay for the reasonable costs and expenses to extract or remove **contaminants or pollutants** from land or water at a **location** or **reported unspecified location**, provided such **contaminants or pollutants** are in the land or water as a direct result of a **covered peril**. These costs and expenses include the costs and expenses to test for, monitor or assess the existence, concentration or effects of **contaminants or pollutants**.

The Insurer will pay these costs and expenses only if reported to the Insurer within 180 consecutive days of the date on which the **covered peril** occurs.

2. To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will also pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;

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b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and

c. **extra expense**,

as a result of compliance with an ordinance or law that requires the clean up or removal of **contaminants or pollutants** from land or water at a **location** or **reported unspecified location** as a direct result of a **covered peril**.

3. The most the Insurer will pay for all loss, cost or expense combined under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Contaminants or Pollutant Clean Up and Removal Coverage – Property Damage and Time Element Combined** Limit of Insurance.

B. Contamination by a Refrigerant Coverage

1. The Insurer will pay for direct physical loss of or damage to **personal property** caused by the release or escape of refrigerants from any refrigeration equipment at a **location** or **reported unspecified location** provided the release or escape was not caused by or resulting from earthquake or **flood**, even if those are otherwise **covered perils**.

2. The most the Insurer will pay for loss or damage under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Contamination by a Refrigerant Coverage** Limit of Insurance.

The Limit for this **ADDITIONAL COVERAGE** is included in, and not in addition to, any other applicable **Personal Property Coverage** Limit of Insurance.

3. The **Contaminants or Pollutants** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

C. Contractual Penalties Coverage

1. The Insurer will pay for contractual penalties specified in a written contract that the **Named Insured** incurs for material breach of the terms of such contract where such breach is the result of direct physical loss of or damage to **covered property** directly caused by a **covered peril**.

2. The most the Insurer will pay for such contractual penalties under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Contractual Penalties Coverage** Limit of Insurance.

D. Denial of Access Coverage

To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the following coverages apply at the **location** or **reported unspecified location** where the **suspension** or delay of **operations** occurs:

1. Civil Authority

a. For up to the number of days shown on the **Business Property Schedule of Coverages and Limits**, the Insurer will pay, as provided, for:

i. The actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;

ii. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of the research and development projects; and

iii. **extra expense**,



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caused by action of civil authority that prohibits access to the **location** or **reported unspecified location**. Such action must result from a civil authority's response to direct physical loss of or damage to property located away from a **location** or **reported unspecified location**. That lost or damaged property must be within five miles of that **location** or **reported unspecified location** which sustains a **business income** or **research and development business income** loss or where **extra expense** is incurred. The loss or damage must be directly caused by a **covered peril**.

- b. The amount the Insurer will pay for all loss or expense under this **Civil Authority Coverage** is included within the applicable **time element coverage** Limit of Insurance.
- c. However, to the extent the covered **Civil Authority Coverage** loss or expense is caused by or resulting from:
 - i. **flood**, the amount payable under this **Civil Authority Coverage** is included within, and not in addition to, the applicable Flood Limit of Insurance.
 - ii. earthquake, the amount payable under this **Civil Authority Coverage** is included within, and not in addition to, the applicable Earthquake Limit of Insurance.

2. Ingress/Egress

- a. The Insurer will pay, as provided, for:
 - i. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - ii. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of the research and development projects; and
 - iii. **extra expense**,

when ingress or egress by the **Named Insured's** suppliers, customers or employees to or from the **location** or **reported unspecified location** is physically obstructed due to direct physical loss or damage. The actual loss of **business income** or **research and development business income** sustained, or **extra expense** incurred, by the **Named Insured** must be caused by direct physical loss of or damage to property not owned, occupied, leased or rented by the **Named Insured** or insured under this **Business Property Coverage Part**. That property must be located within five miles of such **location** or **reported unspecified location**. The obstruction cannot be the result of an action of civil authority that prohibits access to that **location** or **reported unspecified location**. The loss or damage must be directly caused by a **covered peril**.

- b. The most the Insurer will pay for all loss or expense under this **Ingress/Egress Coverage** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Ingress/ Egress Coverage** Limit of Insurance.
- c. However, to the extent the covered **Ingress/Egress Coverage** loss or expense is caused by or resulting from:
 - i. **flood**, the amount payable under this **Ingress/Egress Coverage** is included within, and not in addition to, the applicable Flood Limit of Insurance.
 - ii. earthquake, the amount payable under this **Ingress/Egress Coverage** is included within, and not in addition to, the applicable Earthquake Limit of Insurance.

E. Electronic Vandalism Coverage – Property Damage and Time Element Combined

- 1. The Insurer will pay for loss of or damage to **media, electronic data processing equipment, research and development project property** and **records of accounts receivable** caused by or resulting from **electronic vandalism** originating anywhere in the world.

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2. To the extent **time element coverage** is applicable, the Insurer will also pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay in **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,
 directly caused by **electronic vandalism**.
3. The Insurer will not pay for **electronic vandalism** loss caused by or resulting from any deliberate, dishonest, fraudulent or criminal acts committed by or on behalf of, or at the direction of, any **executive officer**.
4. The most the Insurer will pay for all loss, damage or expense combined under this **ADDITIONAL COVERAGE** in the **policy period** is the **Electronic Vandalism Coverage – Property Damage and Time Element Combined** Aggregate Limit of Insurance.
5. The **Electronic Vandalism** and **Dishonest Acts** Excluded Perils under the **EXCLUSIONS** section do not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

F. Employee Theft Coverage

1. The Insurer will pay for loss of or damage to **personal property**, **money**, **securities** and **fine arts** as a direct result of **employee theft**.
2. The Insurer will not pay for such loss:
 - a. caused by any **employee** of the **Named Insured**, or predecessor in interest of the **Named Insured**, for whom similar prior insurance was cancelled and not reinstated since the last such cancellation.
 - b. if the proof of existence or amount is dependent upon an inventory computation or a profit and loss computation. However, where the **Named Insured** establishes wholly apart from such computations that it has sustained such loss or damage, then it may offer its inventory records and actual physical count of inventory in support of the amount claimed.
 - c. resulting directly or indirectly from trading, whether in the **Named Insured's** name or in a genuine or fictitious account.
 - d. resulting from fraudulent or dishonest signing, issuing, cancelling or failing to cancel, a warehouse receipt or bill of lading or any papers connected with either.
3. The most the Insurer will pay for all loss or damage under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Employee Theft Coverage** Limit of Insurance.
4. The **Dishonest Acts** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

G. Equipment Breakdown - Spoilage Coverage

1. The Insurer will pay for direct physical loss of or damage to **personal property** directly caused by the loss of or changes in any artificially maintained or generated temperature, humidity or internal atmosphere resulting from an **equipment breakdown peril** to **covered equipment** at the **location** or **reported unspecified location**.
2. The most the Insurer will pay for loss or damage under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Equipment Breakdown – Spoilage Coverage** Limit of Insurance.

The Limit for this **ADDITIONAL COVERAGE** is included in, and not in addition to, any other applicable Limits of Insurance.



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3. The **Adulteration or Contamination** and the **Temperature or Humidity Conditions** Excluded Perils under the **EXCLUSIONS** section do not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

H. Expense to Reduce Loss – Business Income Coverage

The Insurer will pay reasonable and necessary expenses incurred by the **Named Insured**, except the cost of extinguishing a fire, to reduce the amount of **business income** or **research and development business income loss**. The Insurer will pay such expenses to the extent that they do not exceed the amount of loss that otherwise would have been payable under the **Business Income Coverage**.

The amount the Insurer will pay for such expenses under this **ADDITIONAL COVERAGE** is included within the applicable **Business Income Coverage** Limit of Insurance.

I. Extended Indemnity Period – Business Income Coverage

1. If loss of **business income** is payable under this **Business Property Coverage Part**, the Insurer will also pay for the actual loss of **business income** the **Named Insured** sustains during the extended indemnity period.

This extended indemnity period begins on the date the **period of restoration** ends and it terminates on the earlier of:

- the date the **Named Insured's** gross sales, including rental income, are restored to the amount that would have existed if no direct physical loss or damage occurred; or
- the date on which the specified number of days shown in the **Business Property Schedule of Coverages and Limits** have elapsed after the end of the **period of restoration**.

2. The amount the Insurer will pay for loss of **business income** under this **ADDITIONAL COVERAGE** is included within the applicable **Business Income Coverage** or **Business Income and Extra Expense Coverage** Limit of Insurance.

3. This **Extended Indemnity Period - Business Income Coverage** does not apply to loss of **business income** resulting from unfavorable business conditions as a result of the impact of a **covered peril** in the area of the affected **location** or **reported unspecified location**.

4. This **Extended Indemnity Period - Business Income Coverage** does not apply to any other **ADDITIONAL COVERAGE** or the **ADDITIONAL COVERAGE BASKET**.

J. Forgery or Alteration Coverage

1. The Insurer will pay for loss sustained by the **Named Insured** resulting from **forgery** or **alteration** of or on **covered instruments** that are made or drawn by, or drawn upon:

- the **Named Insured**; or
- one acting as the **Named Insured's** agent,

or that are purported to have been so made or so drawn, by any person, acting alone or together with others. Mechanically reproduced facsimile signatures are the same as handwritten signatures.

2. The most the Insurer will pay for all loss under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Forgery or Alteration Coverage** Limit of Insurance.

K. Fungi, Wet Rot, Dry Rot and Microbe Coverage – Property Damage and Time Element Combined

1. The Insurer will pay the following provided **fungi**, wet rot, dry rot or **microbes** are the direct result of a **covered peril**, other than fire or lightning:

- direct physical loss of or damage to **covered property** caused by **fungi**, wet rot, dry rot or **microbes**, including the cost of removing the **fungi**, wet rot, dry rot or **microbes**;

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- b. the reasonable cost to tear out and replace any part of the covered **building** or other property as needed to gain access to the **fungi**, wet rot, dry rot or **microbes**; and
 - c. the cost of testing performed after removal, repair, replacement or restoration of the damaged property is completed, provided there is reason to believe that **fungi**, wet rot, dry rot or **microbes** are still present.
- 2. To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will also pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay in **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,
 due to the:
 - i. direct physical loss of or damage to **covered property** caused by **fungi**, wet rot, dry rot or **microbes** that are the result of a **covered peril**, other than fire or lightning; or
 - ii. prolonged **period of restoration** due to the remediation of **fungi**, wet rot, dry rot or **microbes** from a covered loss.
- 3. The most the Insurer will pay under this **ADDITIONAL COVERAGE** for all loss, damage, cost or expense combined in the **policy period** is the **Fungi, Wet Rot, Dry Rot and Microbe Coverage – Property Damage and Time Element Combined** Aggregate Limit of Insurance. This Limit is the most the Insurer will pay, even if the **fungi**, wet rot, dry rot or **microbes** continue to be present or active or recur in a later **policy period**.
- 4. The **Fungi, Wet Rot, Dry Rot and Microbes** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

L. Loss Adjustment Expense Coverage

- 1. The Insurer will pay for reasonable and necessary expenses incurred by the **Named Insured** in preparing claim data when required by the Insurer, including the cost of taking inventories, obtaining appraisals and preparing other documentation, to determine the extent of covered loss or damage.
- 2. The Insurer will not pay for any fees, costs or expenses incurred, directed or billed by, or payable to attorneys, public adjusters, loss adjusters, loss consultants, insurance brokers or agents or their associates or subsidiaries, or any costs as described in the **APPRAISAL** Condition of the **First Party Terms and Conditions**.
- 3. The most the Insurer will pay for all expenses incurred under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Loss Adjustment Expense Coverage** Limit of Insurance.

M. Money and Securities Coverage

- 1. The Insurer will pay for loss sustained by the **Named Insured** as a direct result of the actual destruction, disappearance or **theft of money and securities**:
 - a. at a **location**, **reported unspecified location** or the premises of a bank or savings institution; or
 - b. away from:
 - i. a **location**;
 - ii. a **reported unspecified location**; or
 - iii. the premises of a bank or savings institution,
 while in the care and custody of a **messenger** or an armored motor vehicle company.



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2. The most the Insurer will pay for all loss under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Money and Securities Coverage** Limit of Insurance.
3. The Insurer will not pay any loss or damage sustained by the **Named Insured** caused by or resulting from:
 - a. accounting or arithmetical errors or omissions;
 - b. dishonest or criminal acts by the **Named Insured, executive officers, employees**, authorized representatives or anyone else to whom **money** or **securities** have been entrusted, other than an armored motor vehicle company:
 - i. acting alone or in collusion with others; or
 - ii. whether or not occurring during the hours of employment;
 - c. giving or surrendering of the property in any exchange or purchase;
 - d. voluntary parting with **money** or **securities** by the **Named Insured** or anyone else to whom it has entrusted such property if induced to do so by any fraudulent scheme, trick, device or false pretense;
 - e. transfer or surrender of **money** or **securities** on the basis of unauthorized instructions, to a person or place outside:
 - i. a **location**;
 - ii. a **reported unspecified location**; or
 - iii. the premises of a banking or savings institution; or
 - f. transactions involving any automated teller machine unless recorded by a continuous recording instrument in such machine.
4. The only Excluded Perils under the **EXCLUSIONS** section that apply to this **ADDITIONAL COVERAGE** are **Biological or Chemical Material, Governmental Action, Nuclear Hazard** and **War and Military Action**.

N. Newly Acquired Locations and Property Coverage**1. Newly Acquired or Constructed Real Property**

- a. The Insurer will pay for direct physical loss of or damage to **real property**, including new **buildings** while being built:
 - i. at a **newly acquired location**; or
 - ii. at a **location** or **reported unspecified location**, if coverage is not currently shown for **real property** at that **location** on the **Business Property Schedule of Locations** or for **reported unspecified locations**,
directly caused by a **covered peril**.
- b. The most the Insurer will pay for all loss or damage under this **Newly Acquired or Constructed Real Property** coverage for any one **occurrence** is the **Newly Acquired or Constructed Real Property** Limit of Insurance.

2. Newly Acquired – Other Property

- a. The Insurer will pay for direct physical loss of or damage:
 - i. to **personal property, fine arts, media** and **records of accounts receivable** at a **newly acquired location**; and
 - ii. to **personal property** if coverage is not currently shown for **personal property** at that **location** on the **Business Property Schedule of Locations** or for **reported unspecified locations**,
directly caused by a **covered peril**.

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- b. The most the Insurer will pay for all loss or damage under this **Newly Acquired Property – Other Property** coverage for any one **occurrence** is the **Newly Acquired – Other Property** Limit of Insurance.
- c. The coverage provided under this **ADDITIONAL COVERAGE** for **fine arts, records of accounts receivable** and **media** is subject to the provisions of the **Fine Arts Coverage, Accounts Receivable Coverage** and **Restoration of Media Coverage**, respectively, under the **ADDITIONAL BASKET COVERAGE** section except the requirement that such property be at a **location** or **reported unspecified location**.

3. Newly Acquired Location – Time Element

- a. To the extent **time element coverage** is applicable on the **Business Property Coverage Part**, the Insurer will pay, as provided, for:
 - i. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay in **operations**;
 - ii. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - iii. **extra expense**,
caused by loss or damage to property at a **newly acquired location** directly caused by a **covered peril**.
- b. The most the Insurer will pay for all loss or expense under **Newly Acquired Location – Time Element** coverage for any one **occurrence** is the **Newly Acquired Location – Time Element** Limit of Insurance.

4. This **Newly Acquired Locations and Property Coverage** expires on the date when any of the following first occurs:

- a. the Policy expires or is cancelled;
 - b. the number of consecutive days shown on the **Business Property Schedule of Coverages and Limits** has passed from the date:
 - i. the premises becomes a **newly acquired location**;
 - ii. the **Named Insured** acquires such property at a **location** or **reported unspecified location**; or
 - iii. construction begins on new **buildings**; or
 - c. the **Named Insured** reports values to the Insurer.
5. The Insurer will charge the **Named Insured** additional premium for values reported from the date the premises becomes a **newly acquired location**, the **Named Insured** acquires such property or the construction begins on new **buildings**.

O. Ordinance or Law Coverage

If at the time of direct physical loss of or damage to **insured property** directly caused by a **covered peril** there is an ordinance or law in effect regulating the construction, zoning, repair or land use of such **insured property** and, as a result of such covered loss or damage, such ordinance or law requires code compliance in the repair or replacement of such **insured property**, the following coverages apply:

1. Undamaged Insured Property

The Insurer will pay for the amount equal to the value of the undamaged portion of such **insured property** that must be demolished in accordance with such ordinance or law.

The amount the Insurer will pay for all loss or damage under this **Undamaged Insured Property** coverage is included within the applicable **Real Property Coverage** or **Personal Property Coverage** Limit of Insurance.



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2. Demolition and Repair Cost

The Insurer will pay for:

- a. the cost of demolishing and removing the undamaged portion of the damaged **insured property** required to be demolished because of such ordinance or law, including the cost of clearing the site; and
- b. the increased cost of repair or reconstruction of such **insured property** on the same site or another site because of such ordinance or law. If the **Named Insured** elects to do such repair or reconstruction at another site, such costs are limited to the costs that would have been incurred in order to comply with the minimum requirements of such ordinance or law regulating the repair or reconstruction of such **insured property** on the same site.

The amount the Insurer will pay for all loss or damage under this **Demolition and Repair Cost** coverage is included within the applicable **Real Property Coverage** or **Personal Property Coverage** Limit of Insurance unless a separate **Demolition and Repair Cost** Limit of Insurance is shown.

If a separate Limit is shown, then the most the Insurer will pay under this **Demolition and Repair Cost** coverage at any one **location** or **reported unspecified location** for any one **occurrence** is the **Demolition and Repair Cost** Limit of Insurance.

3. Increased Period of Restoration

To the extent **Business Income Coverage** or **Business Income and Extra Expense Coverage** is applicable at that **location** or **reported unspecified location**, the **period of restoration** includes any increased period of time that results from the enforcement of an ordinance or law that requires the **Named Insured** to repair or reconstruct the property or tear down undamaged portions of the property to meet the minimum requirements of the ordinance or law in force at the time of loss or damage.

The amount the Insurer will pay under this **Increased Period of Restoration** coverage is included in the applicable **Business Income Coverage** or **Business Income and Extra Expense Coverage** Limit of Insurance.

4. The Insurer will not pay for any:

- a. additional costs incurred if the damaged **insured property** is not repaired or reconstructed as soon as reasonably possible;
- b. increased **period of restoration** if the **Named Insured** does not resume **operations** with reasonable speed;
- c. costs attributable to any ordinance or law that the **Named Insured** was required to comply with before the loss or damage; or
- d. increase in costs or increased **period of restoration** required due to the enforcement of any ordinance or law that requires the **Named Insured** or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, demolish, repair, replace or in any way respond to or assess the effects of **contaminants or pollutants** or the presence, growth, proliferation, spread or any activity of **fungi**, wet rot, dry rot or **microbes**, except to the extent the **Contaminants or Pollutant Clean Up and Removal Coverage** or the **Fungi, Wet Rot, Dry Rot and Microbe Coverage – Property Damage and Time Element Combined** of the **ADDITIONAL COVERAGES** section applies.

5. The **Governmental Action** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **Ordinance or Law Coverage**.

P. Pair or Set Coverage

1. The Insurer will pay an amount equal to the reduction in value of undamaged **personal property** that is part of a pair or set that becomes unmarketable as a pair or set because of direct physical loss of or damage to the other part of such **personal property** directly caused by a **covered peril**.

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2. The amount the Insurer will pay for such reduction in value under this **ADDITIONAL COVERAGE** is included within the applicable **Personal Property Coverage** Limit of Insurance.

Q. Protection of Property Coverage**1. Removal of Insured Property**

- a. If it is necessary to move **insured property** from the **location** or **reported unspecified location** to protect it from actual or imminent direct physical loss or damage caused by a **covered peril**, the Insurer will pay for:
- i. any loss of or damage to that **insured property** while it is being moved from, or returned to, the **location** or **reported unspecified location**, or while temporarily stored at another premises for up to the Number of Days shown in the **Business Property Schedule of Coverages and Limits**; and
 - ii. the reasonable cost to remove the **insured property** from the **location** or **reported unspecified location** and the cost to move the **insured property** back.
- b. The amount the Insurer will pay for all loss, damage or cost under this **Removal of Insured Property** coverage is included within, and not in addition to, the applicable **Real Property Coverage** or **Personal Property Coverage** Limit of Insurance.

2. Preservation of Insured Property

- a. If it is necessary to protect **insured property** at the **location** or **reported unspecified location** from imminent direct physical loss or damage by a **covered peril**, the Insurer will pay reasonable and necessary costs the **Named Insured** incurs to protect such **insured property** from such imminent loss or damage while at such **location** or **reported unspecified location**.
- b. The most the Insurer will pay for all costs under this **Preservation of Insured Property** coverage for any one **occurrence** is the **Protection of Property Coverage Preservation of Insured Property** Limit of Insurance, subject to a \$1,000 each **occurrence** deductible. No other deductible applies to this **Preservation of Insured Property Coverage**.

R. Reported Unspecified Locations**1. Real Property Coverage and Personal Property Coverage**

The Insurer will pay for direct physical loss of or damage to **insured property** at a **reported unspecified location** directly caused by a **covered peril**.

The most the Insurer will pay for such loss or damage to **real property** at any one **reported unspecified location** for any one **occurrence** is the applicable **Reported Unspecified Locations Real Property** Limit of Insurance.

The most the Insurer will pay for such loss or damage to **personal property** at any one **reported unspecified location** for any one **occurrence** is the applicable **Reported Unspecified Location Personal Property** Limit of Insurance.

2. Business Income Coverage

The Insurer will pay for the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations** caused by direct physical loss of or damage to property at a **reported unspecified location** directly caused by a **covered peril**.

The most the Insurer will pay for such loss of **business income** at any one **reported unspecified location** for any one **occurrence** is the **Reported Unspecified Locations Business Income** Limit of Insurance.

3. Extra Expense Coverage

The Insurer will pay **extra expense** caused by direct physical loss of or damage to property at a **reported unspecified location** directly caused by a **covered peril**.



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The most the Insurer will pay for such **extra expense** at any one **reported unspecified location** for any one **occurrence** is the **Reported Unspecified Locations Extra Expense** Limit of Insurance.

S. Research and Development Coverage

1. Research and Development Project Property

The Insurer will pay for:

- a. direct physical loss of or damage to **research and development project property** while at a **location** or **reported unspecified location** directly caused by a **covered peril**; and
- b. reasonable and necessary additional expenses the **Named Insured** incurs to minimize direct physical loss of or damage to **research and development project property**, but only to the extent the loss of or damage to **research and development project property** is reduced by such additional expenses.

The most the Insurer will pay for **research and development project property** under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Research and Development Coverage Research and Development Project Property** Limit of Insurance.

2. Research and Development Business Income

To the extent that **Business Income Coverage** or **Business Income and Extra Expense Coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will also pay, as provided, for the loss of **research and development business income** that the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of the **Named Insured's** research and development projects in process caused by direct physical loss of or damage to property at a **location** or **reported unspecified location**. The loss or damage must be directly caused by a **covered peril**.

The amount the Insurer will pay for **research and development business income** under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is included within, and not in addition to, the applicable **Business Income Coverage** or **Business Income and Extra Expense Coverage** Limit of Insurance unless a separate **Research and Development Business Income** Limit of Insurance is shown.

If a separate Limit is shown, then the most the Insurer will pay under this **Research and Development Business Income** coverage at any one **location** or **reported unspecified location** for any one **occurrence** is the **Research and Development Business Income** Limit of Insurance.

T. Theft Damage to Non Owned Building Coverage

1. The Insurer will pay for direct physical loss of or damage to **buildings** at a **location** or **reported unspecified location** in which the **Named Insured** is a tenant and does not own the building, caused directly by **theft**, robbery or burglary, provided the **Named Insured** is obligated by the written lease in effect at the time of loss or damage to pay for such loss or damage.
2. The amount the Insurer will pay for all loss or damage under this **ADDITIONAL COVERAGE** is included within the applicable **Personal Property Coverage** Limit of Insurance.
3. This **ADDITIONAL COVERAGE** does not apply to **theft** that occurs after fire or explosion.

U. Trees, Shrubs, Plants or Lawns Coverage

1. The Insurer will pay for direct physical loss of or damage to **outdoor trees, shrubs, plants or lawns**, including the expense to remove debris of **outdoor trees, shrubs, plants or lawns**, at a **location** or **reported unspecified location** directly caused by:
 - a. fire;
 - b. lightning;
 - c. explosion;

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- d. riot or civil commotion;
 - e. vehicles; or
 - f. aircraft.
2. The most the Insurer will pay for all loss or damage under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Trees, Shrubs, Plants or Lawns Coverage Each Location** Limit. Subject to this Each Location Limit, the most the Insurer will pay for any one tree, shrub, plant or lawn is the **Trees, Shrubs, Plants or Lawns Coverage Each Item** Limit of Insurance.

V. Unintentional Errors or Omissions Coverage

1. The Insurer will pay for direct physical loss of or damage to **covered property** from a **covered peril** that is not otherwise payable under this **Business Property Coverage Part** solely as a result of:
 - a. an unintentional error or omission by the **Named Insured**:
 - i. in the description or address of any **insured property**; or
 - ii. the inadvertent deletion of a **location** or **reported unspecified location** under the Policy; or
 - b. any unintentional failure by the **Named Insured** to include any premises owned or occupied by the **Named Insured** at the inception date of the Policy.
2. To the extent **time element coverage** is applicable, the Insurer will also pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay in **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,

caused by loss of or damage to property from a **covered peril** that is not otherwise payable under this **Business Property Coverage Part** solely as a result of:

 - i. an unintentional error or omission by the **Named Insured**:
 - (1) in the description or address of any **insured property**; or
 - (2) the inadvertent deletion of a **location** or **reported unspecified location** under the Policy; or
 - ii. any unintentional failure by the **Named Insured** to include any premises owned or occupied by the **Named Insured** at the inception date of the Policy.
2. The most the Insurer will pay for all loss, damage, cost or expense combined under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Unintentional Errors or Omissions Coverage** Limit of Insurance.
3. There is no coverage for any unintentional error or unintentional omission in the reporting of values or the coverage requested. It is a condition of this coverage that such unintentional error or omission be reported and corrected when discovered. The **Named Insured's** premium will be adjusted accordingly to reflect the date the premises should have been added had no error or omission occurred.



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W. Utility Supply Failure Coverage

1. Property Damage

The Insurer will pay for direct physical loss of or damage to **covered property** at a **location** or **reported unspecified location** where such loss or damage is caused by the necessary suspension, interruption or reduction of:

- a. communication services, including internet access; or
- b. power supply, fuel services or water services,

at that **location** or **reported unspecified location**.

Such suspension, interruption or reduction must be the result of a **covered peril** that causes or results in direct physical loss of or damage to such utility service provider's property, including overhead transmission or distribution lines, used to provide the **location** or **reported unspecified location** with such services, provided such property is not at a **location** or **reported unspecified location**.

The most the Insurer will pay for all such loss or damage to **covered property** under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Utility Supply Failure Coverage – Property Damage** Limit of Insurance.

2. Time Element

To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will pay, as provided, for:

- a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
- b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of the research and development projects; and
- c. **extra expense**,

caused by loss of or damage to a utility service provider's property that is located away from a **location** or **reported unspecified location** and that property is used to provide internet, communication, power supply, fuel services or water services to such **location** or **reported unspecified location**. The loss or damage must be directly caused by a **covered peril**.

The most the Insurer will pay for all such loss or expense under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Utility Supply Failure Coverage – Time Element** Limit of Insurance.

If a **Deductible or Qualifying Period** is shown on the **Business Property Schedule of Locations** for **Utility Supply Failure Coverage – Time Element Coverage**, then the following replaces the **Deductible and Qualifying Periods** provision of the **LIMITS OF INSURANCE/INDEMNITY PERIOD/DEDUCTIBLE/QUALIFYING PERIOD** section for the **Utility Supply Failure Coverage – Time Element Coverage**:

The Insurer will not pay for any loss of **business income** or **research and development business income** or **extra expense** incurred for any one **occurrence** until the amount of loss or expense incurred exceeds the applicable Deductible or until the length of the **suspension** or delay of **operations** exceeds the applicable **Qualifying Period** shown in the **Business Property Schedule of Locations**.

If a Deductible applies, then the Insurer will pay the amount of actual **business income** or **research and development business income** loss or **extra expense** incurred in excess of the applicable Deductible, up to the applicable Limits of Insurance.

If a **qualifying period** applies and the **qualifying period** is exceeded, then the Insurer will pay for covered loss and expense, calculated as of the time of such **suspension** or delay in **operations**, in excess of the

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applicable Property Deductible shown in the **Business Property Schedule of Locations**, unless a more specific **time element coverage** deductible is shown.

3. However, to the extent the covered Utility Supply Failure loss, damage or expense is caused by or resulting from covered:
 - i. **flood**, the total amount payable for all loss, damage or expense under this **ADDITIONAL COVERAGE** is included within, and not in addition to, the applicable Flood Limit of Insurance.
 - ii. **earthquake**, the total amount payable for all loss, damage or expense under this **ADDITIONAL COVERAGE** is included within, and not in addition to, the applicable Earthquake Limit of Insurance.
4. This **ADDITIONAL COVERAGE** does not apply to loss, damage or expense caused by physical loss of or damage to satellites or any other orbiting equipment.
5. The **Utility Services** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

IV. ADDITIONAL COVERAGE BASKET

The following coverages are part of the **ADDITIONAL COVERAGE BASKET**. At the time of loss or damage, the **Named Insured** may elect to apportion the Limit of Insurance to one or any combination of the coverages included in this **ADDITIONAL COVERAGE BASKET**. However, the most the Insurer will pay at any one **location** or **reported unscheduled location** for any one **occurrence** for the total of all loss or damage from the coverages included in this **ADDITIONAL COVERAGE BASKET** is the Limit of Insurance as shown in the **Business Property Schedule of Coverages and Limits**. If a different **ADDITIONAL COVERAGE BASKET** Limit of Insurance is shown at a **location** in the **Business Property Schedule of Locations**, that Limit replaces, and is not in addition to, the **ADDITIONAL COVERAGE BASKET** Limit of Insurance shown in the **Business Property Schedule of Coverages and Limits** for that **location**. If the **ADDITIONAL COVERAGE BASKET** does not apply at a specific **location**, the **ADDITIONAL COVERAGE BASKET** will show as Not Covered for that **location**.

A. Accounts Receivable Coverage

1. The Insurer will pay for direct physical loss of or damage to **records of accounts receivable** at a **location** or **reported unspecified location** directly caused by a **covered peril**.
2. This **Accounts Receivable Coverage** does not apply with respect to any claim for loss, damage, cost or expense that requires any audit of any records or inventory computation to prove its factual existence.
3. The **Contaminants or Pollutants, Temperature or Humidity Conditions** and **Utility Services** Excluded Perils under the **EXCLUSIONS** section do not apply with respect to **Accounts Receivable Coverage**.

B. Fine Arts Coverage

1. The Insurer will pay for direct physical loss of or damage to **fine arts** at a **location** or **reported unspecified location** directly caused by a **covered peril**.
2. Subject to the **ADDITIONAL COVERAGE BASKET** Limit of Insurance, the most the Insurer will pay for any one item for any one **occurrence** under this **Fine Arts Coverage** is \$100,000.
3. The **Contaminants or Pollutants** and the **Utility Services** Excluded Perils under the **EXCLUSIONS** section do not apply with respect to **Fine Arts Coverage**.

C. Fire Department Service Charge Coverage

The Insurer will pay for the **Named Insured's** liability for the following fire department service charges if incurred to save or protect **covered property** at a **location** or **reported unspecified location** from a **covered peril**:

1. charges assumed by written contract or written agreement prior to loss; or
2. charges required by local ordinance.



CNA PARAMOUNT

Business Property Coverage Part

No deductible applies to this **Fire Department Service Charge Coverage**.

D. Lessee Leasehold Interest Coverage

When the **Named Insured's** written lease is cancelled by the lessor in accordance with a valid condition of that lease and such cancellation is due to direct physical loss of or damage to property at a **location** or **reported unspecified location** directly caused by a **covered peril**, the Insurer will pay for the loss of:

1. the value of the **Named Insured's** leasehold interest in the unamortized portion of payments made by the **Named Insured** for the undamaged portion of the **tenant's improvements and betterments**;
2. **monthly leasehold interest** of the **bonus payment** or **prepaid rent**;
3. **sublease profit**;
4. **equipment data processing equipment leasehold values**; and
5. **net leasehold interest** of **tenant's lease interest**.

E. Lost Key Replacement Coverage

The Insurer will pay for the reasonable and necessary cost of:

1. replacing the master key and individual lock keys, including the cost to program the new locks if keys to that **location** or **reported unspecified location** are stolen; or
2. entry lock repair or replacement, including the cost to rekey or reprogram locks, made necessary by theft or attempted theft at that **location** or **reported unspecified location**.

F. Non Owned Detached Trailers Coverage

The Insurer will pay for direct physical loss of or damage to trailers that the **Named Insured** does not own at a **location** or **reported unspecified location** directly caused by a **covered peril**, provided that:

1. the trailer is used in the **Named Insured's** business;
2. the trailer is in the **Named Insured's** care, custody or control; and
3. the **Named Insured** is obligated by a written contract in effect at the time of loss or damage to pay for such loss or damage to that trailer.

The Insurer will not pay for any loss or damage that occurs:

- a. while the trailer is attached to any motor vehicle or motorized conveyance, whether or not the motor vehicle or motorized conveyance is in motion;
- b. during hitching or unhitching operations; or
- c. when a trailer becomes accidentally unhitched from a motor vehicle or motorized conveyance.

G. Recharge of Fire Protection Equipment Coverage

The Insurer will pay expenses the **Named Insured** incurs to recharge automatic fire protection equipment due to the leakage or discharge of the fire suppressant within the automatic fire protection equipment. The insurance provided under this coverage applies regardless of how the discharge or leakage is caused. However, if the leakage or discharge is caused by or results from covered loss or damage, no deductible applies.

H. Restoration of Media Coverage

1. The Insurer will pay for the direct physical loss of or damage to **media** at a **location** or **reported unspecified location** directly caused by a **covered peril**.
2. The **Contaminants or Pollutants, Temperature or Humidity Conditions** and **Utility Services** Excluded Perils under the **EXCLUSIONS** section do not apply with respect to this **Restoration of Media Coverage**.

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CNA PARAMOUNT

Business Property Coverage Part

I. Reward Payments Coverage

In the event of direct physical loss of or damage to **insured property** caused by arson, **theft** or vandalism, the Insurer will reimburse the **Named Insured** for amounts it pays for information leading to the conviction of any persons responsible for such arson, **theft** or vandalism. The reward payments must be documented.

However, there is no coverage for a reward payment made to the **Named Insured** or **executive officers**.

No deductible applies to this **Reward Payments Coverage**.

V. EXCLUSIONS

The Excluded Perils shown in Paragraphs **A. B. C.** and **D.** below apply to all **LOCATION COVERAGES**, **OFF-SITE COVERAGES**, **ADDITIONAL COVERAGES** and **ADDITIONAL COVERAGE BASKET** coverages under the **coverage part** unless otherwise stated.

A. Excluded Perils Subject to Concurrent Causation Provisions

With respect to the excluded perils below, the Insurer will not pay for loss of or damage to property directly or indirectly caused by or resulting from the following causes of loss or events: **Biological or Chemical Materials; Earth Movement; Electronic Vandalism; Flood; Fungi, Wet Rot, Dry Rot and Microbes; Governmental Action; Nuclear Hazard; Utility Services; and War and Military Action**, regardless of: the causes of such excluded causes or events; other causes of such loss; any other cause or event, whether or not insured under the **coverage part**, which may have contributed concurrently, or in any sequence, to produce such loss even if such other cause or event would otherwise be covered; and whether the event occurred suddenly or gradually, involved isolated or widespread damage, arose from natural or external sources or acts or omissions, or occurred as a result of any combination of any such causes or events.

1. Biological or Chemical Materials

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from the actual or threatened discharge, dispersal, seepage, migration, release, escape or application of any pathogenic or poisonous biological or chemical materials.

2. Earth Movement

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from **earth movement**. However, if **earth movement** results in fire, explosion or **theft**, the Insurer will pay for that portion of the loss which was solely caused by such fire, explosion or **theft**.

3. Electronic Vandalism

The Insurer will not pay for loss or damage caused by or resulting from **electronic vandalism**.

4. Flood

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from **flood**. However, if **flood** results in fire, explosion, sprinkler leakage or **theft**, the Insurer will pay for that portion of the loss which was solely caused by such fire, explosion, sprinkler leakage or **theft**.

5. Fungi, Wet Rot, Dry Rot and Microbes

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from the presence, growth, proliferation, spread or any activity of **fungi**, wet or dry rot, or **microbes**. However, this exclusion does not apply when **fungi**, wet or dry rot, or **microbes** results from fire or lightning.

6. Governmental Action

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from seizure, destruction, demolition, expropriation, condemnation, confiscation or nationalization of property by, on behalf of or at the direction of any governmental authority.



CNA PARAMOUNT

Business Property Coverage Part

However, this exclusion does not apply to seizure or acts of destruction ordered by governmental or military authority and taken at the time of a fire to prevent its spread.

7. Nuclear Hazard

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from nuclear reaction or radiation, or radioactive contamination, however caused. However, if nuclear reaction or radiation, or radioactive contamination results in fire, the Insurer will pay for that portion of the loss which was solely caused by such fire.

8. Utility Services

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from the failure (including lack of sufficient capacity and reduction in supply) of power, fuel, sewage treatment, internet or other communication service, or any other utility service supplied to a covered premises, if the failure occurs away from the premises.

However, if such failure results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

This exclusion does not apply to **electronic data processing equipment**.

9. War and Military Action

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from:

- a. war (whether declared or undeclared); civil war or warlike action by a military force; or
- b. insurrection, rebellion, revolution, military or usurped power by governmental or military personnel.

B. Other Excluded Perils

1. Adulteration or Contamination

The Insurer will not pay for loss or damage caused by or resulting from adulteration or contamination to **stock** which causes the **stock** to become diminished in value or use, including but not limited to diminished value or use due to change in color, finish, flavor, size or texture. This exclusion applies unless the adulteration or contamination is itself caused by a **specified peril**, other than the **equipment breakdown peril**.

However, if the adulteration or contamination to **stock** results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

2. Alteration, Falsification, Concealment or Destruction

The Insurer will not pay for loss or damage caused by or resulting from alteration, falsification, concealment or destruction of **records of accounts receivable** or **media** done to conceal the wrongful giving, taking or withholding of **money**, **securities** or other property.

3. Bookkeeping, Accounting or Billing Errors or Omissions

The Insurer will not pay for loss of or damage to **media** or **records of accounts receivable** caused by or resulting from bookkeeping, accounting or billing errors or omissions.

4. Collective Activities

The Insurer will not pay for loss of **business income** or **research and development business income** caused by or resulting from delay in rebuilding, repairing or replacing property or resuming **operations** due to strikes, boycotts, picketing, lockouts or other such collective activities.

5. Contaminants or Pollutants

The Insurer will not pay for loss or damage caused by or resulting from discharge, dispersal, seepage, migration, release or escape of **contaminants** or **pollutants**. This exclusion applies unless the discharge,

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CNA PARAMOUNT

Business Property Coverage Part

dispersal, seepage, migration, release or escape of **contaminants or pollutants** is itself caused by a **specified peril**.

However, if the discharge, dispersal, seepage, migration, release or escape of **contaminants or pollutants** results in a **specified peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **specified peril**.

This exclusion does not apply:

- a. to damage to glass caused by chemicals applied to the glass; or
- b. to **electronic data processing equipment**.

6. Delay, Loss of Use or Loss of Market

The Insurer will not pay for loss or damage caused by or resulting from delay, loss of use or loss of market.

7. Dishonest or Criminal Acts

The Insurer will not pay for loss or damage caused by or resulting from any dishonest, fraudulent or criminal acts committed alone or in collusion with others by the **Named Insured**, **executive officers**, the **Named Insured's** employees (including leased or temporary employees) or authorized representatives or anyone to whom the **Named Insured** entrusts the property for any purpose, regardless of whether or not such activity takes place during hours of operation.

This exclusion does not apply to:

- a. acts of destruction by an employee (including leased or temporary employee) of the **Named Insured**; or
- b. acts committed by a carrier or other bailee for hire.

8. Errors, Defects or Failures

The Insurer will not pay for any:

- a. loss or damage, including the costs of correcting or making good, caused by or resulting from:
 - i) an **act or decision** or error or omission in or faulty or defective:
 - (1) design, specification, workmanship, repair, construction, renovation, remodeling, grading or compaction of;
 - (2) processing of, manufacturing of or materials used in;
 - (3) planning, zoning, development surveying or siting; or
 - (4) materials used in repair, construction, renovation or remodeling of; or
 - ii) insufficient maintenance or servicing, or the failure to maintain or service, any part, or all, of the property on or off a premises.
- b. loss or damage caused by or resulting from the misalignment, miscalibration, operation of any safety device or going off-line or any condition which can be corrected by resetting, tightening, adjusting, cleaning or performing maintenance on property.

However, if any of these Excluded Perils results in a **covered peril**, the Insurer will pay for that loss or damage solely caused by such **covered peril**.

9. Finished Stock or Merchandise

The Insurer will not pay for loss of **business income** or **research and development business income** caused by or resulting from:

- a. loss or damage to **finished stock** or to **merchandise** which has been sold but not delivered; or
- b. the time required to reproduce **finished stock** or replace **merchandise**.



CNA PARAMOUNT

Business Property Coverage Part

10. Inherent Vice/Latent Defect

The Insurer will not pay for loss or damage caused by or resulting from:

- a. wear and tear;
- b. rust or other corrosion or decay;
- c. gradual deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;
- d. nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals;
- f. smog;
- g. marring or scratching; or
- h. inherent vice.

This exclusion applies unless one of these Excluded Perils is itself caused by a **specified peril**.

However, if any of these Excluded Perils results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

11. Mysterious Disappearance

The Insurer will not pay for loss or damage caused by or resulting from disappearance of property or shortage of property disclosed on taking inventory, where there is no physical evidence to show what happened to the property.

However, if such disappearance or shortage results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

This exclusion does not apply to property in the custody of carriers or other bailees for hire.

12. Precipitation

The Insurer will not pay for loss or damage caused by or resulting from hail, ice, rain, sleet or snow to **personal property** in the open, other than property in the custody of carriers for hire.

13. Pressure or Electrical Testing

The Insurer will not pay for loss of or damage to machinery or equipment while undergoing electrical or pressure testing.

However, if such testing results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

14. Programming Errors or Defects

The Insurer will not pay for loss of or damage to **electronic data processing equipment, media or records of accounts receivable** caused by or resulting from:

- a. programming errors or faulty instructions to a machine; or
- b. other errors or omissions in processing or copying.

However, if such errors, omissions or faulty instructions result in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

15. Repair, Restoration or Retouching

The Insurer will not pay for loss of or damage to **fine arts** caused by or resulting from any repairing, restoration or retouching process.

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CNA PARAMOUNT

Business Property Coverage Part

16. Settling and Cracking

The Insurer will not pay for loss or damage caused by or resulting from naturally occurring or man-made bulging, cracking, expansion, shrinkage or settling of land, paved or concrete surfaces, foundations, pools or **buildings**, including soil or fill adjacent to such property. This exclusion applies unless the bulging, cracking, expansion, shrinkage or settling is itself caused by a **specified peril**.

However, if such bulging, cracking, expansion, shrinkage or settling results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

17. Suspended Equipment

The Insurer will not pay for loss or damage caused by or resulting from an **equipment breakdown peril** to **suspended equipment**.

However, if such Excluded Peril results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

18. Suspension, Lapse or Cancellation

The Insurer will not pay for any:

- a. loss of **business income** or **extra expense** caused by or resulting from suspension, lapse or cancellation of any license, lease or contract unless:
 - i. such suspension, lapse or cancellation is directly caused by the actual **suspension** or delay in **operations**;
 - ii. the loss of **business income** is sustained during the **period of restoration** or extended indemnity period; and
 - iii. the **extra expense** is incurred during the **period of restoration**.
- b. loss of **research and development business income** caused by or resulting from suspension, lapse or cancellation of any license, lease or contract unless:
 - i. such suspension, lapse or cancellation is directly caused by the actual **suspension** or delay of the **Named Insured's** research and development projects in process; and
 - ii. the loss of **research and development business income** is sustained during the **period of restoration**.

19. Temperature or Humidity Conditions

The Insurer will not pay for loss of or damage to **personal property** caused by or resulting from the loss of or change in temperature, humidity or atmosphere, whether inside or outside of a building and whether or not artificially maintained or generated. This exclusion applies unless such change in temperature, humidity or atmosphere is itself caused by a **specified peril**, other than an **equipment breakdown peril**.

However, if such loss of or change in temperature, humidity or atmosphere results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

This exclusion does not apply to **electronic data processing hardware**.

C. Limitations**1. Trees, Shrubs, Plants or Lawns**

The Insurer will not pay for loss of **business income** or **research and development business income** caused by or resulting from loss of or damage to **outdoor trees, shrubs, plants or lawns** unless such loss or damage is directly caused by fire, lightning, explosion, riot or civil commotion, vehicles or aircraft.



CNA PARAMOUNT

Business Property Coverage Part

2. Vegetated Roofs

The Insurer will not pay for loss of or damage to trees, shrubs, plants, grass, lawns or other landscaping materials which are part of a vegetated roof caused by or resulting from:

- a. dampness or dryness of atmosphere or soil supporting the vegetation;
- b. changes in or extremes of temperature;
- c. disease; or
- d. frost, hail, rain, snow, ice or sleet.

D. Excluded Fees, Costs and Expenses**1. Excavation, Grading or Filling Costs**

The Insurer will not pay fees, costs or expenses for:

- a. excavations, grading, backfilling or filling, unless such cost is necessarily incurred to investigate, repair or replace **insured property** below the surface of the ground; or
- b. filling sinkholes.

2. Volcanic Eruption

The Insurer will not pay fees, costs or expenses to remove ash, dust or particulate matter, following a **volcanic eruption** that does not cause loss of or damage to **covered property**.

VI. LIMITS OF INSURANCE / INDEMNITY PERIOD / DEDUCTIBLE / QUALIFYING PERIOD**A. Limits of Insurance**

The Limits of Insurance applicable to each coverage agreement are shown in the **Business Property Schedule of Coverages and Limits** or the **Business Property Schedule of Locations**.

B. Special Limits

The Limit of Insurance applicable for any one **occurrence** for loss or damage due to **theft** is \$10,000 for:

1. furs, fur garments and garments trimmed with fur;
2. jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones; and
3. bullion, gold, silver, platinum and other precious alloys or metals.

This Limit is included within, and not in addition to, the applicable **Personal Property Coverage** Limit of Insurance.

C. Maximum Period of Indemnity

If the **Business Property Schedule of Locations** displays a **Maximum Period of Indemnity**, the most the Insurer will pay for loss of **business income** is the lesser of:

1. the amount of covered **business income** during the 120 consecutive days immediately following the beginning of the **period of restoration**; or
2. the applicable **Business Income Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations**.

D. Monthly Limit of Indemnity

If the **Business Property Schedule of Locations** displays a Monthly Limit of Indemnity fraction, the most the Insurer will pay for loss of **business income** in any one period of 30 consecutive days after the beginning of the **period of restoration** is:

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CNA PARAMOUNT

Business Property Coverage Part

1. the Limit of Insurance, multiplied by
2. the Monthly Limit of Indemnity fraction shown in the **Business Property Schedule of Locations** for **Monthly Limit of Indemnity**.

E. Inflation Guard

If the **Business Property Schedule of Locations** displays an inflation guard percentage, the Limit of Insurance for **insured property** will automatically increase as follows:

1. the applicable Limit of Insurance; multiplied by
2. the Inflation Guard percentage shown on the **Business Property Schedule of Locations**; multiplied by
3. the number of consecutive days since the beginning of the annual **policy period**, or the effective date of the most recent Policy change amending the Limit of Insurance, divided by 365.

F. Deductibles and Qualifying Periods

1. The Insurer will not pay any amounts due under the terms and conditions of the **coverage part** until the amount of covered loss, damage, cost or expense for any one **occurrence** exceeds the Property Deductible shown in the **Business Property Schedule of Locations**, unless specific coverage deductibles are shown in the **Business Property Schedule of Locations** or an endorsement. The Insurer will then pay the amount of loss, damage, cost or expense in excess of the Deductible, up to the applicable Limits of Insurance.
2. If a **Qualifying Period** is shown in the **Business Property Schedule of Locations**, then the **qualifying period** will apply to all **business income** and **research and development business income** coverages. The Insurer will not pay for any loss of **business income** or **research and development business income** for any one **occurrence** until the **suspension** or delay of **operations** exceeds the **qualifying period**. If the **qualifying period** is exceeded, then the Insurer will pay the amount of covered **business income** or **research and development business income** loss, calculated as of the time and date of such loss, in excess of the applicable Property Deductible shown in the **Business Property Schedule of Locations**, unless a more specific **time element coverage** deductible is shown. If **Business Income and Extra Expense Coverage** applies, then **extra expense** is subject to the deductible or **qualifying period** applicable to **business income**.
3. A covered loss occurring at **unspecified locations**, **reported unspecified locations** or other premises not shown on the **Business Property Schedule of Locations** will be subject to the **Deductibles and Qualifying Periods** applicable for the first **location** shown in the **Business Property Schedule of Locations**, unless specific coverage deductibles are shown in the **Business Property Schedule of Locations** or an endorsement.
4. Unless otherwise stated in the **coverage part** or endorsement, if more than one monetary deductible applies, the Insurer will apply each deductible separately, but the total of all deductibles applied for any one **occurrence** will not exceed the highest applicable monetary deductible for loss or damage to **covered property** plus the highest applicable monetary deductible for loss under **time element coverage**.
5. Loss or damage caused by earthquake, earthquake sprinkler leakage, **flood**, **named storm** and windstorm or hail may be subject to separate deductible amounts. The **Business Property Schedule of Locations**, or applicable endorsement, will identify the **locations** or **reported unspecified locations** subject to such deductibles and the applicable deductible amount. That Deductible will apply to all coverages that respond to that covered loss, including covered **time element coverage** loss. **Qualifying periods** do not apply to covered loss or expense from earthquake, earthquake sprinkler leakage, **flood**, **named storm** or windstorm or hail when there is a separate monetary deductible amount applicable.

For purposes of calculating the deductible for those perils, the Insurer will use the applicable Limit of Insurance shown in the **Business Property Schedule of Coverages and Limits**, the **Business Property Schedule of Location** or any endorsement attached to this Policy for that specific coverage, or the actual



CNA PARAMOUNT

Business Property Coverage Part

amount of loss, damage, cost or expense for that coverage, whichever is less, towards satisfying that Deductible.

With respect to earthquake, earthquake sprinkler leakage, **flood**, **named storm** and windstorm or hail deductibles, if there are two or more deductibles that are applicable from other **covered perils** in the same **occurrence**, the Insurer will apply each deductible separately. When those Deductibles are shown in the **Business Property Schedule of Coverages and Limits**, the **Business Property Schedule of Locations** or any endorsement:

- a. at that specific **location** or **reported unspecified location**, the total of all monetary deductible amounts applied for any one **occurrence** will not exceed the single highest applicable Deductible shown for that **location** or **reported unspecified location**. If more than one **location** or **reported unspecified location** is involved in the same **occurrence**, the Insurer will apply those Deductibles for each **location** and **reported unspecified location** separately, subject to the single highest applicable Deductible for each **location** and each **reported unspecified location**.
- b. on a per **occurrence** basis for multiple **locations** or **reported unspecified locations**, the total of all monetary deductible amounts applied for any one **occurrence** will not exceed the single highest applicable Deductible.

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CNA PARAMOUNT

Equipment Breakdown Exclusion Endorsement

It is understood and agreed as follows:

I. The following are added to Other Excluded Perils, in the EXCLUSIONS section of the Business Property Coverage Part:

- **Electrical Injury**

The Insurer will not pay for loss or damage caused by or resulting from artificially generated electrical current, including electrical arcing, that damages or disturbs electrical devices, wiring or equipment. But, if such artificially generated electrical current or electrical arcing results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

This exclusion does not apply to **electronic data processing equipment, media or records of accounts receivable**.

- **Explosion or Rupture**

The Insurer will not pay for:

- a. Loss or damage caused by or resulting from an explosion, rupture, or bursting of steam boilers, steam pipes, steam engines, steam turbines, gas turbines, or apparatus attached to and forming a part thereof, when owned, operated, or controlled by the **Named Insured**; except for explosion of accumulated gases or fuel within the furnace of any fired vessel, other than gas turbines, or within the flues or passages through which the gases of combustion pass.

But if a result of one of these excluded perils is fire or a combustion explosion, the Insurer will pay that portion of the loss or damage solely caused by that fire or combustion explosion.

- b. Loss or damage caused by or resulting from any condition or event inside steam boilers, steam pipes, steam engines, steam turbines, gas turbines, or apparatus attached to and forming a part thereof, when owned, operated, or controlled by the **Named Insured**; except for explosion of accumulated gases or fuel within the furnace of any fired vessel, other than gas turbines, or within the flues or passages through which the gases of combustion pass.

- c. Loss or damage caused by or resulting from any condition or event, other than an explosion, inside hot water boilers, other water heating equipment other than steam engines, or pressure vessels when owned, operated, or controlled by the **Named Insured**.

This exclusion does not apply to **electronic data processing equipment, media or records of accounts receivable**.

- **Mechanical Breakdown**

The Insurer will not pay for loss or damage caused by or resulting from mechanical or machinery breakdown, including rupture or bursting caused by or resulting from centrifugal force, of property owned, operated, or controlled by the **Named Insured**. But if a result of the mechanical or machinery breakdown is a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 2

Effective Date: 12/23/2021

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CNA PARAMOUNT

Equipment Breakdown Exclusion Endorsement

This exclusion does not apply to **electronic data processing equipment, media or records of accounts receivable.**

- II.** The following change applies to the **ADDITIONAL COVERAGES** section of the **Business Property Coverage Part**:

The **Equipment Breakdown – Spoilage Coverage** is deleted.

- III.** Paragraph **I.** of the **specified peril** definition in the **First Party Glossary of Defined Terms** is deleted.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



Inland Marine

Renewal Declaration

POLICY NUMBER C 6056872807	COVERAGE PROVIDED BY CONTINENTAL CASUALTY COMPANY 151 N Franklin CHICAGO, IL 60606 INSURED NAME AND ADDRESS SESI CONSULTING ENGINEERS 12A MAPLE AVE PINE BROOK, NJ 07058-9837	FROM - POLICY PERIOD - TO 12/23/2021 12/23/2022
AGENCY NUMBER 070108	AGENCY NAME AND ADDRESS USI INSURANCE SERVICES, LLC 180 PARK AVE 1ST FL FLORHAM PARK, NJ 07932 Phone Number: (973)965-3100	
BRANCH NUMBER 190	BRANCH NAME AND ADDRESS NEW JERSEY BRANCH. 184 LIBERTY CORNER RD STE 402 WARREN, NJ 07054 Phone Number: (908)991-4500	

This policy becomes effective and expires at 12:01 A.M. standard time at your mailing address on the dates shown above.

The Named Insured is a Corporation.

Your policy is composed of this Declarations, with the attached Common Policy Conditions, Coverage Forms, and Endorsements, if any. The Policy Forms and Endorsement Schedule shows all forms applicable to this policy at the time of policy issuance.

The Policy Premium Is	\$286.00
New Jersey PLIGA Surcharge	\$1.72
Total Policy Charges	\$287.72

Terrorism Risk Insurance Extension Act Premium	\$.00
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In return for the payment of the premium, and subject to all the terms and conditions contained here-in, we agree to provide the insurance as stated.

POLICY NUMBER
C 6056872807

INSURED NAME AND ADDRESS
SESI CONSULTING ENGINEERS
12A MAPLE AVE
PINE BROOK, NJ 07058-9837

INLAND MARINE LOCATION SUMMARY OF COVERAGES

LOCATION 1 BUILDING 1

12A MAPLE AVE
PINE BROOK NJ 07058

Building Description:

LOCATION/BUILDING COVERAGES

Valuable Papers

- Valuable Papers Schedule - Non-Reporting - G55231
- Valuable Papers and Records Coverage Form - CM0067

POLICY NUMBER
C 6056872807

INSURED NAME AND ADDRESS
SESI CONSULTING ENGINEERS
12A MAPLE AVE
PINE BROOK, NJ 07058-9837

Case: 1:23-cv-04098 Document #: 142-7 Filed: 01/28/25 Page 889 of 1498 PageID #:17149



INLAND MARINE LOSS PAYEE SCHEDULE

All loss payees as their interests may appear in the Covered Property.

The following provisions apply in accordance with the insurable interest of the loss payee: Loss Payable, Lender's Loss Payable, or Contract of Sale.

Description of Property: Any Covered Property in which a loss payee, creditor or lender holds an interest, including any person or organization you have entered a contract with for the sale of the Covered Property.

Countersignature



Chairman of the Board
Secretary

**VALUABLE PAPERS AND RECORDS SCHEDULE****LIMITS OF INSURANCE**

A. PROPERTY AT YOUR PREMISES		Limit of Insurance
1. Address		
12A MAPLE AVE		\$ [REDACTED]
PINE BROOK, NJ 07058		
a. Specifically Described Property		
Item No. Description		\$
		\$
		\$
	Total	\$
b. All Other Covered Property		\$
B. PROPERTY AWAY FROM YOUR PREMISES		\$

DEDUCTIBLE

The Deductible amount is	\$ [REDACTED]
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DESCRIPTION OF RECEIPTACLES

Loc. No.	Bldg. No.	Description
1	1	Type N - Not enclosed in a metal cont.

SPECIAL PROVISIONS (if any)

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COMMERCIAL INLAND MARINE CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and applicable Additional Conditions in Commercial Inland Marine Coverage Forms:

LOSS CONDITIONS

A. Abandonment

There can be no abandonment of any property to us.

B. Appraisal

If we and you disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

1. Pay its chosen appraiser; and
2. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

C. Duties In The Event Of Loss

You must see that the following are done in the event of loss or damage to Covered Property:

1. Notify the police if a law may have been broken.
2. Give us prompt notice of the loss or damage. Include a description of the property involved.
3. As soon as possible, give us a description of how, when and where the loss or damage occurred.
4. Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.
5. You will not, except at your own cost, voluntarily make a payment, assume any obligation, or incur any expense without our consent.

6. As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

7. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.
8. Send us a signed, sworn proof of loss containing the information we request to settle the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
9. Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or suit.
10. Cooperate with us in the investigation or settlement of the claim.

D. Insurance Under Two Or More Coverages

If two or more of this policy's coverages apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage.

E. Loss Payment

1. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.
2. We will not pay you more than your financial interest in the Covered Property.
3. We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claim against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.
4. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.
5. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss if you have complied with all the terms of this Coverage Part and:

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- a. We have reached agreement with you on the amount of the loss; or
 - b. An appraisal award has been made.
6. We will not be liable for any part of a loss that has been paid or made good by others.

F. Other Insurance

1. You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this Coverage Part. If you do, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Limit of Insurance under this Coverage Part bears to the Limits of Insurance of all insurance covering on the same basis.
2. If there is other insurance covering the same loss or damage, other than that described in 1. above, we will pay only for the amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect on it or not. But we will not pay more than the applicable Limit of Insurance.

G. Pair, Sets Or Parts

1. Pair Or Set

In case of loss or damage to any part of a pair or set we may:

- a. Repair or replace any part to restore the pair or set to its value before the loss or damage; or
- b. Pay the difference between the value of the pair or set before and after the loss or damage.

2. Parts

In case of loss or damage to any part of Covered Property consisting of several parts when complete, we will only pay for the value of the lost or damaged part.

H. Recovered Property

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

I. Reinstatement Of Limit After Loss

The Limit of Insurance will not be reduced by the payment of any claim, except for total loss or damage of a scheduled item, in which event we will refund the unearned premium on that item.

J. Transfer Of Rights Of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this Coverage Part has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything

necessary to secure our rights and must do nothing after loss to impair them. But you may waive your rights against another party in writing:

1. Prior to a loss to your Covered Property.
2. After a loss to your Covered Property only if, at time of loss, that party is one of the following:
 - a. Someone insured by this insurance; or
 - b. A business firm:
 - (1) Owned or controlled by you; or
 - (2) That owns or controls you.

This will not restrict your insurance.

GENERAL CONDITIONS

A. Concealment, Misrepresentation Or Fraud

This Coverage Part is void in any case of fraud, intentional concealment or misrepresentation of a material fact, by you or any other insured, at any time, concerning:

1. This Coverage Part;
2. The Covered Property;
3. Your interest in the Covered Property; or
4. A claim under this Coverage Part.

B. Control Of Property

Any act or neglect of any person other than you beyond your direction or control will not affect this insurance.

The breach of any condition of this Coverage Part at any one or more locations will not affect coverage at any location where, at the time of loss or damage, the breach of condition does not exist.

C. Legal Action Against Us

No one may bring a legal action against us under this Coverage Part unless:

1. There has been full compliance with all the terms of this Coverage Part; and
2. The action is brought within 2 years after you first have knowledge of the direct loss or damage.

D. No Benefit To Bailee

No person or organization, other than you, having custody of Covered Property will benefit from this insurance.

E. Policy Period, Coverage Territory

We cover loss or damage commencing:

1. During the policy period shown in the Declarations; and
2. Within the coverage territory.

F. Valuation

The value of property will be the least of the following amounts:

1. The actual cash value of that property;

2. The cost of reasonably restoring that property to its condition immediately before loss or damage;
or

3. The cost of replacing that property with substantially identical property.

In the event of loss or damage, the value of property will be determined as of the time of loss or damage.

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VALUABLE PAPERS AND RECORDS COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we," "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F – Definitions.

A. Coverage

We will pay for direct physical loss of or damage to Covered Property from any of the Covered Causes of Loss.

1. Covered Property, as used in this coverage form, means "valuable papers and records" that are your property or property of others in your care, custody or control.

2. Property Not Covered

Covered Property does not include:

- a. Property not specifically declared and described in the Declarations if such property cannot be replaced with other property of like kind and quality;
- b. Property held as samples or for delivery after sale;
- c. Property in storage away from the "premises" shown in the Declarations; or
- d. Contraband, or property in the course of illegal transportation or trade.

3. Covered Causes Of Loss

Covered Causes of Loss means Direct Physical Loss Or Damage to Covered Property except those causes of loss listed in the Exclusions.

4. Additional Coverage – Collapse

The coverage provided under this Additional Coverage – Collapse applies only to an abrupt collapse as described and limited in Paragraphs a. through c.

- a. For the purpose of this Additional Coverage – Collapse, abrupt collapse means an abrupt falling down or caving in of a building or any part of a building with the result that the building or part of the building cannot be occupied for its intended purpose.

- b. We will pay for direct physical loss or damage to Covered Property, caused by abrupt collapse of a building or any part of a building that contains Covered Property insured under this coverage form, if such collapse is caused by one or more of the following:

- (1) Building decay that is hidden from view, unless the presence of such decay is known to an insured prior to collapse;
- (2) Insect or vermin damage that is hidden from view, unless the presence of such damage is known to an insured prior to collapse;
- (3) Use of defective material or methods in construction, remodeling or renovation if the abrupt collapse occurs during the course of the construction, remodeling or renovation.
- (4) Use of defective material or methods in construction, remodeling or renovation if the abrupt collapse occurs after the construction, remodeling or renovation is complete, but only if the collapse is caused in part by:
 - (a) A cause of loss listed in Paragraph (1) or (2);
 - (b) One or more of the following causes of loss: Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; all only as insured against in this coverage form;
 - (c) Weight of people or personal property; or
 - (d) Weight of rain that collects on a roof.

- c. This Additional Coverage – Collapse will not increase the Limits of Insurance provided in this coverage form.

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5. Coverage Extensions**a. Removal**

If you give us written notice within 10 days of removal of your "valuable papers and records" because of imminent danger of loss or damage, we will pay for loss or damage while it is:

- (1) At a safe place away from your "premises"; or
- (2) Being taken to and returned from that place.

This Coverage Extension is included within the Limits of Insurance applicable to the "premises" from which the Covered Property is removed.

b. Away From Your Premises

We will pay up to \$5,000 for loss or damage to Covered Property while it is away from your "premises."

But if a higher Limit of Insurance is specified in the Declarations, the higher limit will apply.

The limit for this Coverage Extension is additional insurance.

B. Exclusions

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

a. Governmental Action

Seizure or destruction of property by order of governmental authority.

But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread if the fire would be covered under this coverage form.

b. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused.

But if nuclear reaction or radiation, or radioactive contamination results in fire, we will pay for the direct loss or damage caused by that fire if the fire would be covered under this coverage form.

c. War And Military Action

- (1) War, including undeclared or civil war;

- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

Exclusions **B.1.a.** through **B.1.c.** apply whether or not the loss event results in widespread damage or affects a substantial area.

2. We will not pay for loss or damage caused by or resulting from any of the following:

- a. Delay, loss of use, loss of market or any other consequential loss.

- b. Dishonest or criminal act committed by:

- (1) You, any of your partners, employees, directors, trustees, or authorized representatives;

- (2) A manager or a member if you are a limited liability company;

- (3) Anyone else with an interest in the property, or their employees or authorized representatives; or

- (4) Anyone else to whom the property is entrusted for any purpose.

This exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment.

This exclusion does not apply to Covered Property that is entrusted to others who are carriers for hire or to acts of destruction by your employees. But theft by employees is not covered.

- c. Errors or omissions in processing or copying.

But if errors or omissions in processing or copying result in fire or explosion, we will pay for the direct loss or damage caused by that fire or explosion if the fire or explosion would be covered under this coverage form.

- d. Electrical or magnetic injury, disturbance or erasure of electronic recordings.

But we will pay for direct loss or damage caused by lightning.

- e. Voluntary parting with any property by you or anyone entrusted with the property if induced to do so by any fraudulent scheme, trick, device or false pretense.

- f. Unauthorized instructions to transfer property to any person or to any place.
 - g. Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.
3. We will not pay for loss or damage caused by or resulting from any of the following. But if loss or damage by a Covered Cause of Loss results, we will pay for the loss or damage caused by that Covered Cause of Loss.
- a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in Paragraph 1. above to produce the loss or damage.
 - b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
 - c. Faulty, inadequate or defective:
 - (1) Planning, zoning, development, surveying, siting;
 - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - (3) Materials used in repair, construction, renovation or remodeling; or
 - (4) Maintenance;

of part or all of any property wherever located.
 - d. Collapse, including any of the following conditions of property or any part of the property:
 - (1) An abrupt falling down or caving in;
 - (2) Loss of structural integrity, including separation of parts of the property or property in danger of falling down or caving in; or
 - (3) Any cracking, bulging, sagging, bending, leaning, settling, shrinking or expansion as such condition relates to Paragraph (1) or (2).

This Exclusion, **d.**, does not apply to the extent that coverage is provided under the Additional Coverage – Collapse or to collapse caused by one or more of the following: Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; weight of people or personal property; weight of rain that collects on a roof.

- e. Wear and tear, any quality in the property that causes it to damage or destroy itself, gradual deterioration; insects, vermin or rodents.

C. Limits Of Insurance

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations.

D. Deductible

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable Limits of Insurance exceeds the Deductible shown in the Declarations. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

E. Additional Conditions

1. Valuation – Specifically Declared Items

The following is added to General Condition **F. Valuation** in the Commercial Inland Marine Conditions:

The value of each item of property that is specifically declared and described in the Declarations is the applicable Limit of Insurance shown in the Declarations for that item.

2. Recoveries

The following is added to Loss Condition **H. Recovered Property** in the Commercial Inland Marine Conditions:

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. If so, your loss or damage will be readjusted based on the amount you received for the property recovered, with allowance for recovery expenses incurred.

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3. The following conditions apply in addition to the Commercial Inland Marine Conditions and the Common Policy Conditions:

a. Coverage Territory

We cover property:

- (1) Within your "premises"; and
- (2) Away from your "premises" while in transit or within premises of others if those premises are located or the transit is within:
 - (a) The United States of America (including its territories and possessions);
 - (b) Puerto Rico; and
 - (c) Canada.

b. Protection Of Records

Whenever you are not open for business, and except while you are actually using the property, you must keep all "valuable papers and records" in receptacles that are described in the Declarations.

F. Definitions

1. "Valuable papers and records" means inscribed, printed or written documents, manuscripts or records, including abstracts, books, deeds, drawings, films, maps or mortgages.

But "valuable papers and records" does not mean "money" or "securities," converted data, programs or instructions used in your data processing operations, including the materials on which the data is recorded.

2. "Premises" means that interior portion of the building at the address shown in the Declarations that you occupy for your business.

3. "Money" means:

a. Currency, coins and bank notes whether or not in current use; and

b. Travelers checks, register checks and money orders held for sale to the public.

4. "Securities" means negotiable and non-negotiable instruments or contracts representing either "money" or other property and includes:

a. Tokens, tickets, revenue and other stamps whether or not in current use; and

b. Evidences of debt issued in connection with credit or charge cards, which cards are not of your own issue;

but does not include "money."



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT

It is understood and agreed that the coverage forms which make up the Commercial Inland Marine Coverage Part are amended by the addition of the following new exclusion:

Communicable Disease Exclusion

Notwithstanding any other provisions of these coverage forms to the contrary, we do not insure any loss, damage, cost, or expense caused directly or indirectly by, resulting from, arising out of, or attributable to a Communicable Disease. This exclusion applies to any Communicable Disease, whether occurring independently from, concurrently with, or in any sequence with, any other cause of loss or peril, whether insured or uninsured.

This exclusion includes, but is not limited to, any loss, damage, cost, or expense incurred:

1. to mitigate, remediate, repair, replace, prevent, suppress, control, clean-up, detoxify, remove, monitor, or test for any Communicable Disease;
2. due to the actual or perceived threat or fear of a Communicable Disease, including, without limitation, with respect to its incidence, spread, transmission, actual or perceived presence, or effect;
3. by the insured in response to the actions of governmental, military, or civil authority to mitigate, remediate, repair, replace, prevent, suppress, control, clean-up, detoxify, remove, monitor, or test for any Communicable Disease, including, without limitation, actions with respect to the incidence, spread, transmission, actual or perceived presence, or effect of a Communicable Disease; or
4. as a result of a suspension of or change in operations, including the operations of businesses other than the insured's, caused by, arising out of, or attributable to a Communicable Disease, including, without limitation, with respect to its incidence, spread, transmission, actual or perceived presence, or effect.

As used herein, Communicable Disease means:

- a. any disease which can be transmitted by means of any substance or agent from any organism to another organism; or
- b. any infectious agent or its byproducts, whether man-made or naturally occurring (including any viruses, bacteria, parasites, microorganisms, or any mutations thereof), whether deemed living or not;
- c. where:
 - i. the disease, substance, agent, or byproducts could result in infection, illness, or death, threaten human health or human welfare, or could result in damage, deterioration, loss of value, loss of use or marketability of property; and
 - ii. the disease occurs through the direct or indirect transmission of the infectious agent or its byproducts from an infected individual or via air, bodily fluids, an animal, vector, the inanimate environment, or any other source, to a susceptible animal or human host.

This exclusion applies to all coverages, coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms and conditions of the Policy remain unchanged.

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****LOSS PAYABLE PROVISIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE FORM

SCHEDULE

<u>Location (If Applicable)</u>	<u>Description of Property</u>	<u>Loss Payee (Name & Address)</u>	<u>Provisions Applicable</u>		
			<u>Loss Payable</u>	<u>Lender's Loss Payable</u>	<u>Contract Of Sale</u>

REFER TO INLAND MARINE LOSS PAYEE SCHEDULE

A. When this endorsement is attached to your Commercial Inland Marine Coverage Form the term Coverage Form in this endorsement is replaced by the term Policy.

B. LOSS PAYABLE

The following is added under the Loss Conditions section of the Commercial Inland Marine Conditions, Paragraph E. – Loss Payment:

For Covered Property in which both you and a Loss Payee shown in the above Schedule have an insurable interest, we will:

1. Adjust losses with you; and
2. Pay any claim for loss or damage jointly to you and the Loss Payee, as interests may appear.

C. LENDER'S LOSS PAYABLE

1. The Loss Payee shown in the above Schedule is a creditor (including a mortgageholder or trustee) with whom you have entered a contract for the sale of Covered Property, whose interest in that Covered Property is established by such written contracts as:

- a. Bills of lading;
- b. Financing statements;
- c. Chattel mortgages.

2. For Covered Property in which both you and a Loss Payee have an insurable interest:

- a. We will pay for covered loss or damage to each Loss Payee in their order of precedence, as interests may appear;
- b. The Loss Payee has the right to receive loss payment even if the Loss Payee has started foreclosure or similar action on the Covered Property;
- c. If we deny your claim because of your acts or because you have failed to comply with the terms of the Coverage Form, the Loss Payee will still have the right to receive loss payment if the Loss Payee:

- (1) Pays any premium due under this Coverage Form at our request if you have failed to do so;
- (2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and
- (3) Has notified us of any change in ownership, occupancy or substantial change in risk known to the Loss Payee.

All of the terms of this Coverage Form will then apply directly to the Loss Payee.

- d. If we pay the Loss Payee for any loss or damage and deny payment to you because of

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your acts or because you have failed to comply with the terms of this Coverage Form:

- (1) The Loss Payee's rights will be transferred to us to the extent of the amount we pay; and
- (2) The Loss Payee's rights to recover the full amount of the Loss Payee's claim will not be impaired.

At our option, we may pay to the Loss Payee the whole principle on the debt plus any accrued interest. In this event, you will pay your remaining debt to us.

3. If we cancel this policy, we will give written notice to the Loss Payee at least:
 - a. 10 days before the effective date of cancellation if we cancel for your non-payment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.

4. If we do not renew this policy, we will give written notice to the Loss Payee at least 10 days before the expiration date of this policy.

D. CONTRACT OF SALE

1. The Loss Payee shown in the Schedule is a person or organization you have entered a contract with for the sale of Covered Property.
2. For Covered Property in which both you and the Loss Payee have an insurable interest we will:
 - a. Adjust losses with you; and
 - b. Pay any claim for loss or damage jointly to you and the Loss Payee, as interests may appear.
3. The following is added under the Loss Condition section of the Commercial Inland Marine Conditions, Paragraph **F. – Other Insurance**:

For Covered Property that is the subject of a contract of sale, the word "you" includes the Loss Payee.



CNA PARAMOUNT
Professional Services
General Liability Coverage Part Declarations

Policy Number: 6056872807

1. Named Insured and mailing address

Name: SESI CONSULTING ENGINEERS

Address: 12A MAPLE AVE

PINE BROOK, NJ 07058-9837

2. Type of Organization

Corporation

3. Limits of Insurance, Deductible

General Aggregate Limit

Products/Completed Operations Aggregate Limit

Personal And Advertising Injury Limit

Each Occurrence Limit

Damage To Premises Rented To You Limit

Medical Expense Limit – Any One Person

4. Premium, Surcharges Taxes and Fees at Issuance

Total Premium for this Coverage Part

New Jersey PLIGA Surcharge

Total Premium, Surcharges Taxes and Fees for this Coverage Part

Your Premium includes the following amount for
Certified Acts of Terrorism

5. Audit Period:

Annual

**CNA PARAMOUNT**

Additional Declarations - General Liability Schedule of Locations and Coverages

Policy Number: 6056872807

Policy Level

Coverage/Hazard Description	Exposure	Premium Basis	Rate	Estimated Premium
Architects, Engineers, and Surveyors Extension: < 26% field work		(SL)	3%	
Subcontractor's Blanket Additional Insured		(SL)	15%	

Location Level

Location Number 1	Location Address: 12A MAPLE AVE PINE BROOK, NJ 07058			
Coverage/Hazard Description	Exposure	Premium Basis	Rate	Estimated Premium
Class Code 92663 Engineers or Architects - consulting - not engaged in actual construction. Products-completed operations are subject to the General Aggregate Limit.				
Premises & Operations		(P)	4.058	
Location Sub-Total				
Location Number 2	Location Address: 12 MAPLE AVENUE BLDG B PINE BROOK, NJ 07058			
Coverage/Hazard Description	Exposure	Premium Basis	Rate	Estimated Premium
Class Code 92663 Engineers or Architects - consulting - not engaged in actual construction. Products-completed operations are subject to the General Aggregate Limit.				
Premises & Operations	If Any	(P)	4.058	
Location Sub-Total				

**CNA PARAMOUNT**

**Additional Declarations -
General Liability Schedule of Locations and Coverages**

Policy Number: 6056872807

Location Level

Coverage/Hazard Description		Exposure	Premium Basis	Rate	Estimated Premium
Location Number 3	Location Address: 12A MAPLE AVE BUILDING 4 PINE BROOK, NJ 07058				
Coverage/Hazard Description		Exposure	Premium Basis	Rate	Estimated Premium
Class Code 92663 Engineers or Architects - consulting - not engaged in actual construction. Products-completed operations are subject to the General Aggregate Limit.					
Premises & Operations		If Any	(P)	4.058	
Location Sub-Total					



CNA PARAMOUNT

Commercial General Liability Coverage Part

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the **Named Insured** shown in the Declarations, and any other person or organization qualifying as a **Named Insured** under this policy. The words "we", "us" and "our" refer to the company providing this insurance.

The word **Insured** means any person or organization qualifying as such under Section II – **Who Is An Insured**.

Other words and phrases that appear in bold have special meaning. Refer to Section V – **Definitions**.

SECTION I – COVERAGES

COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the **Insured** becomes legally obligated to pay as **damages** because of **bodily injury** or **property damage** to which this insurance applies. We will have the right and duty to defend the **Insured** against any **suit** seeking those **damages**. However, we will have no duty to defend the **Insured** against any **suit** seeking **damages** for **bodily injury** or **property damage** to which this insurance does not apply. We may, at our discretion, investigate any **occurrence** and settle any claim or **suit** that may result. But:

- (1) The amount we will pay for **damages** is limited as described in Section III – **Limits Of Insurance**; and
- (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages A and B.

- b. This insurance applies to **bodily injury** and **property damage** only if:

- (1) The **bodily injury** or **property damage** is caused by an **occurrence** that takes place in the **coverage territory**;
- (2) The **bodily injury** or **property damage** occurs during the **policy period**; and
- (3) Prior to the **policy period**, no **Insured** listed under Paragraph 1. of Section II – **Who Is An Insured** and no **employee** authorized by you to give or receive notice of an **occurrence** or claim, knew that the **bodily injury** or **property damage** had occurred, in whole or in part. If such a listed **Insured** or authorized **employee** knew, prior to the **policy period**, that the **bodily injury** or **property damage** occurred, then any continuation, change or resumption of such **bodily injury** or **property damage** during or after the **policy period** will be deemed to have been known prior to the **policy period**.

- c. **Bodily injury** or **property damage** which occurs during the **policy period** and was not, prior to the **policy period**, known to have occurred by any **Insured** listed under Paragraph 1. of Section II – **Who Is An Insured** or any **employee** authorized by you to give or receive notice of an **occurrence** or claim, includes any continuation, change or resumption of that **bodily injury** or **property damage** after the end of the **policy period**.

- d. **Bodily injury** or **property damage** will be deemed to have been known to have occurred at the earliest time when any **Insured** listed under Paragraph 1. of Section II – **Who Is An Insured** or any **employee** authorized by you to give or receive notice of an **occurrence** or claim:

- (1) Reports all, or any part, of the **bodily injury** or **property damage** to us or any other insurer;
- (2) Receives a written or verbal demand or claim for **damages** because of the **bodily injury** or **property damage**; or
- (3) Becomes aware by any other means that **bodily injury** or **property damage** has occurred or has begun to occur.

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CNA PARAMOUNT

Commercial General Liability Coverage Part

- e. **Damages** because of **bodily injury** include **damages** claimed by any person or organization for care, loss of services or death resulting at any time from the **bodily injury**.

2. **Exclusions**

This insurance does not apply to:

a. **Expected Or Intended Injury**

Bodily injury or **property damage** expected or intended from the standpoint of the **Insured**. This exclusion does not apply to **bodily injury** resulting from the use of reasonable force to protect persons or property.

b. **Contractual Liability**

Bodily injury or **property damage** for which the **Insured** is obligated to pay **damages** by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for **damages**:

- (1) That the **Insured** would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an **Insured contract**, provided the **bodily injury** or **property damage** occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an **Insured contract**, reasonable attorneys' fees and necessary litigation expenses incurred by or for a party other than an **Insured** are deemed to be **damages** because of **bodily injury** or **property damage**, provided:
 - (a) Liability to such party for, or for the cost of, that party's defense has also been assumed in the same **Insured contract**; and
 - (b) Such attorneys' fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which **damages** to which this insurance applies are alleged.

c. **Liquor Liability**

Bodily injury or **property damage** for which any **Insured** may be held liable by reason of:

- (1) Causing or contributing to the intoxication of any person;
- (2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- (3) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies even if the claims against any **Insured** allege negligence or other wrongdoing in:

- (a) The supervision, hiring, employment, training or monitoring of others by that **Insured**; or
- (b) Providing or failing to provide transportation with respect to any person that may be under the influence of alcohol;

if the **occurrence** which caused the **bodily injury** or **property damage**, involved that which is described in Paragraph (1), (2) or (3) above.

However, this exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages. For the purposes of this exclusion, permitting a person to bring alcoholic beverages on your premises, for consumption on your premises, whether or not a fee is charged or a license is required for such activity, is not by itself considered the business of selling, serving or furnishing alcoholic beverages.

d. **Workers' Compensation And Similar Laws**

Any obligation of the **Insured** under a workers' compensation, disability benefits or unemployment compensation law or any similar law.



CNA PARAMOUNT

Commercial General Liability Coverage Part

e. Employer's Liability

Bodily injury to:

(1) An **employee** of the **Insured** arising out of and in the course of:

- (a) Employment by the **Insured**; or
- (b) Performing duties related to the conduct of the **Insured's** business; or

(2) The **spouse**, child, parent, brother or sister of that **employee** as a consequence of Paragraph (1) above.

This exclusion applies whether the **Insured** may be liable as an employer or in any other capacity and to any obligation to share **damages** with or repay someone else who must pay **damages** because of the injury.

This exclusion does not apply to liability assumed by the **Insured** under an **Insured contract**.

f. Pollution

(1) **Bodily injury** or **property damage** arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants**:

- (a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any **Insured**. However, this subparagraph does not apply to:
 - (i) **Bodily injury** if sustained within a building and caused by smoke, fumes, vapor or soot produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests;
 - (ii) **Bodily injury** or **property damage** for which you may be held liable, if you are a contractor and the owner or lessee of such premises, site or location has been added to your policy as an additional **Insured** with respect to your ongoing operations performed for that additional **Insured** at that premises, site or location and such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any **Insured**, other than that additional **Insured**; or
 - (iii) **Bodily injury** or **property damage** arising out of heat, smoke or fumes from a **hostile fire**;
- (b) At or from any premises, site or location which is or was at any time used by or for any **Insured** or others for the handling, storage, disposal, processing or treatment of waste;
- (c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for:
 - (i) Any **Insured**; or
 - (ii) Any person or organization for whom you may be legally responsible; or
- (d) At or from any premises, site or location on which any **Insured** or any contractors or subcontractors working directly or indirectly on any **Insured's** behalf are performing operations if the **pollutants** are brought on or to the premises, site or location in connection with such operations by such **Insured**, contractor or subcontractor. However, this subparagraph does not apply to:
 - (i) **Bodily injury** or **property damage** arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of **mobile equipment** or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. This exception does not apply if the **bodily injury** or **property damage** arises out of the intentional discharge, dispersal or release of the fuels, lubricants or other operating fluids, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent that they be discharged, dispersed or released as part of the operations being performed by such **Insured**, contractor or subcontractor;

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CNA PARAMOUNT

Commercial General Liability Coverage Part

(ii) **Bodily injury or property damage** sustained within a building and caused by the release of gases, fumes or vapors from materials brought into that building in connection with operations being performed by you or on your behalf by a contractor or subcontractor; or

(iii) **Bodily injury or property damage** arising out of heat, smoke or fumes from a **hostile fire**.

(e) At or from any premises, site or location on which any **Insured** or any contractors or subcontractors working directly or indirectly on any **Insured's** behalf are performing operations if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, **pollutants**.

(2) Any loss, cost or expense arising out of any:

(a) Request, demand, order or statutory or regulatory requirement that any **Insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, **pollutants**; or

(b) Claim or suit by or on behalf of a governmental authority for **damages** because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, **pollutants**.

However, this paragraph does not apply to liability for **damages** because of **property damage** that the **Insured** would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or **suit** by or on behalf of a governmental authority.

g. Aircraft, Auto Or Watercraft

Bodily injury or property damage arising out of the ownership, maintenance, use or entrustment to others of any aircraft, **auto** or watercraft owned or operated by or rented or loaned to any **Insured**. Use includes operation and **loading or unloading**.

This exclusion applies even if the claims against any **Insured** allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that **Insured**, if the **occurrence** which caused the **bodily injury or property damage** involved the ownership, maintenance, use or entrustment to others of any aircraft, **auto** or watercraft that is owned or operated by or rented or loaned to any **Insured**.

This exclusion does not apply to:

(1) A watercraft while ashore on premises you own or rent;

(2) A watercraft you do not own that is:

(a) Less than 26 feet long; and

(b) Not being used to carry persons or property for a charge;

(3) Parking an **auto** on, or on the ways next to, premises you own or rent, provided the **auto** is not owned by or rented or loaned to you or the **Insured**;

(4) Liability assumed under any **Insured contract** for the ownership, maintenance or use of aircraft or watercraft; or

(5) **Bodily injury or property damage** arising out of:

(a) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of **mobile equipment** if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or

(b) The operation of any of the machinery or equipment listed in Paragraph **f.(2)** or **f.(3)** of the definition of **mobile equipment**.



CNA PARAMOUNT

Commercial General Liability Coverage Part

h. Mobile Equipment

Bodily injury or **property damage** arising out of:

- (1) The transportation of **mobile equipment** by an **auto** owned or operated by or rented or loaned to any **Insured**; or
- (2) The use of **mobile equipment** in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunting activity.

i. War

Bodily injury or **property damage**, however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

j. Damage To Property

Property damage to:

- (1) Property you own, rent, or occupy, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;
- (2) Premises you sell, give away or abandon, if the **property damage** arises out of any part of those premises;
- (3) Property loaned to you;
- (4) Personal property in the care, custody or control of the **Insured**;
- (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the **property damage** arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because **your work** was incorrectly performed on it.

Paragraphs (1), (3) and (4) of this exclusion do not apply to **property damage** (other than damage by fire) to premises, including the contents of such premises, rented to you for a period of seven or fewer consecutive days. A separate limit of insurance applies to Damage To Premises Rented To You as described in Section III – **Limits Of Insurance**.

Paragraph (2) of this exclusion does not apply if the premises are **your work** and were never occupied, rented or held for rental by you.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to **property damage** included in the **products-completed operations hazard**.

k. Damage To Your Product

Property damage to **your product** arising out of it or any part of it.

l. Damage To Your Work

Property damage to **your work** arising out of it or any part of it and included in the **products-completed operations hazard**.

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CNA PARAMOUNT

Commercial General Liability Coverage Part

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

m. Damage To Impaired Property Or Property Not Physically Injured

Property damage to **impaired property** or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy or dangerous condition in **your product** or **your work**; or
- (2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to **your product** or **your work** after it has been put to its intended use.

n. Recall Of Products, Work Or Impaired Property

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) **Your product**;
- (2) **Your work**; or
- (3) **Impaired property**;

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

o. Personal And Advertising Injury

Bodily injury arising out of **personal and advertising injury**.

p. Electronic Data

Damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

However, this exclusion does not apply to liability for **damages** because of **bodily injury**.

As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

q. Recording And Distribution Of Material Or Information In Violation Of Law

Bodily injury or **property damage** arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or
- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

Exclusions **c.** through **n.** do not apply to damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in Section **III – Limits Of Insurance**.



CNA PARAMOUNT

Commercial General Liability Coverage Part

COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the **Insured** becomes legally obligated to pay as **damages** because of **personal and advertising injury** to which this insurance applies. We will have the right and duty to defend the **Insured** against any **suit** seeking those **damages**. However, we will have no duty to defend the **Insured** against any **suit** seeking **damages** for **personal and advertising injury** to which this insurance does not apply. We may, at our discretion, investigate any offense and settle any claim or **suit** that may result. But:

- (1) The amount we will pay for **damages** is limited as described in Section III – Limits Of Insurance; and
 (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages A and B.

- b. This insurance applies to **personal and advertising injury** caused by an offense arising out of your business but only if the offense was committed in the **coverage territory** during the **policy period**.

2. Exclusions

This insurance does not apply to:

a. Knowing Violation Of Rights Of Another

Personal and advertising injury caused by or at the direction of the **Insured** with the knowledge that the act would violate the rights of another and would inflict **personal and advertising injury**.

b. Material Published With Knowledge Of Falsity

Personal and advertising injury arising out of oral or written publication, in any manner, of material, if done by or at the direction of the **Insured** with knowledge of its falsity.

c. Material Published Prior To Policy Period

Personal and advertising injury arising out of oral or written publication, in any manner, of material whose first publication took place before the beginning of the **policy period**.

d. Criminal Acts

Personal and advertising injury arising out of a criminal act committed by or at the direction of the **Insured**.

e. Contractual Liability

Personal and advertising injury for which the **Insured** has assumed liability in a contract or agreement. This exclusion does not apply to liability for **damages** that the **Insured** would have in the absence of the contract or agreement.

f. Breach Of Contract

Personal and advertising injury arising out of a breach of contract, except an implied contract to use another's advertising idea in your **advertisement**.

g. Quality Or Performance Of Goods – Failure To Conform To Statements

Personal and advertising injury arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your **advertisement**.

h. Wrong Description Of Prices

Personal and advertising injury arising out of the wrong description of the price of goods, products or services stated in your **advertisement**.

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i. **Infringement Of Copyright, Patent, Trademark Or Trade Secret**

Personal and advertising injury arising out of the infringement of copyright, patent, trademark, trade secret or other intellectual property rights. Under this exclusion, such other intellectual property rights do not include the use of another's advertising idea in your **advertisement**.

However, this exclusion does not apply to infringement, in your **advertisement**, of copyright, trade dress or slogan.

j. **Insureds In Media And Internet Type Businesses**

Personal and advertising injury committed by an **Insured** whose business is:

- (1) Advertising, broadcasting, publishing or telecasting;
- (2) Designing or determining content of web sites for others; or
- (3) An Internet search, access, content or service provider.

However, this exclusion does not apply to Paragraphs **14.a., b. and c.** of **personal and advertising injury** under the Definitions section.

For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for you or others anywhere on the Internet, is not by itself, considered the business of advertising, broadcasting, publishing or telecasting.

k. **Electronic Chatrooms Or Bulletin Boards**

Personal and advertising injury arising out of an electronic chatroom or bulletin board the **Insured** hosts, owns, or over which the **Insured** exercises control.

l. **Unauthorized Use Of Another's Name Or Product**

Personal and advertising injury arising out of the unauthorized use of another's name or product in your e-mail address, domain name or metatag, or any other similar tactics to mislead another's potential customers.

m. **Pollution**

Personal and advertising injury arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants** at any time.

n. **Pollution-related**

Any loss, cost or expense arising out of any:

- (1) Request, demand, order or statutory or regulatory requirement that any **Insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, **pollutants**; or
- (2) Claim or suit by or on behalf of a governmental authority for **damages** because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, **pollutants**.

o. **War**

Personal and advertising injury, however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.



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Commercial General Liability Coverage Part

p. Recording And Distribution Of Material Or Information In Violation Of Law

Personal and advertising injury arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or
- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

COVERAGE C – MEDICAL PAYMENTS

1. Insuring Agreement

- a. We will pay medical expenses as described below for **bodily injury** caused by an accident:

- (1) On premises you own or rent;
- (2) On ways next to premises you own or rent; or
- (3) Because of your operations;

provided that:

- (a) The accident takes place in the **coverage territory** and during the **policy period**;
- (b) The expenses are incurred and reported to us within one year of the date of the accident; and
- (c) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.

- b. We will make these payments regardless of fault. These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:

- (1) First aid administered at the time of an accident;
- (2) Necessary medical, surgical, X-ray and dental services, including prosthetic devices; and
- (3) Necessary ambulance, hospital, professional nursing and funeral services.

2. Exclusions

We will not pay expenses for **bodily injury**:

a. Any Insured

To any **Insured**, except **volunteer workers**.

b. Hired Person

To a person hired to do work for or on behalf of any **Insured** or a tenant of any **Insured**.

c. Injury On Normally Occupied Premises

To a person injured on that part of premises you own or rent that the person normally occupies.

d. Workers' Compensation And Similar Laws

To a person, whether or not an **employee** of any **Insured**, if benefits for the **bodily injury** are payable or must be provided under a workers' compensation or disability benefits law or a similar law.

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Commercial General Liability Coverage Part

e. Athletics Activities

To a person injured while practicing, instructing or participating in any physical exercises or games, sports, or athletic contests.

f. Products-Completed Operations Hazard

Included within the **products-completed operations hazard**.

g. Coverage A Exclusions

Excluded under Coverage **A**.

SUPPLEMENTARY PAYMENTS – COVERAGES A AND B

1. We will pay, with respect to any claim we investigate or settle, or any **suit** against an **Insured** we defend:
 - a. All expenses we incur.
 - b. Up to \$250 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
 - c. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
 - d. All reasonable expenses incurred by the **Insured** at our request to assist us in the investigation or defense of the claim or **suit**, including actual loss of earnings up to \$250 a day because of time off from work.
 - e. All court costs taxed against the **Insured** in the **suit**. However, these payments do not include attorneys' fees or attorneys' expenses taxed against the **Insured**.
 - f. Prejudgment interest awarded against the **Insured** on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.
 - g. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.
2. If we defend an **Insured** against a **suit** and an indemnitee of the **Insured** is also named as a party to the **suit**, we will defend that indemnitee if all of the following conditions are met:
 - a. The **suit** against the indemnitee seeks **damages** for which the **Insured** has assumed the liability of the indemnitee in a contract or agreement that is an **Insured contract**;
 - b. This insurance applies to such liability assumed by the **Insured**;
 - c. The obligation to defend, or the cost of the defense of, that indemnitee, has also been assumed by the **Insured** in the same **Insured contract**;
 - d. The allegations in the **suit** and the information we know about the **occurrence** are such that no conflict appears to exist between the interests of the **Insured** and the interests of the indemnitee;
 - e. The indemnitee and the **Insured** ask us to conduct and control the defense of that indemnitee against such **suit** and agree that we can assign the same counsel to defend the **Insured** and the indemnitee; and
 - f. The indemnitee:
 - (1) Agrees in writing to:
 - (a) Cooperate with us in the investigation, settlement or defense of the **suit**;
 - (b) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the **suit**;



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- (c) Notify any other insurer whose coverage is available to the indemnitee; and
- (d) Cooperate with us with respect to coordinating other applicable insurance available to the indemnitee; and
- (2) Provides us with written authorization to:
 - (a) Obtain records and other information related to the **suit**; and
 - (b) Conduct and control the defense of the indemnitee in such **suit**.

So long as the above conditions are met, attorneys' fees incurred by us in the defense of that indemnitee, necessary litigation expenses incurred by us and necessary litigation expenses incurred by the indemnitee at our request will be paid as Supplementary Payments. Notwithstanding the provisions of Paragraph **2.b.(2)** of Section **I – Coverage A – Bodily Injury And Property Damage Liability**, such payments will not be deemed to be **damages** for **bodily injury** and **property damage** and will not reduce the limits of insurance.

Our obligation to defend an **Insured's** indemnitee and to pay for attorneys' fees and necessary litigation expenses as Supplementary Payments ends when we have used up the applicable limit of insurance in the payment of judgments or settlements or the conditions set forth above, or the terms of the agreement described in Paragraph **f.** above, are no longer met.

SECTION II – WHO IS AN INSURED

1. If you are designated in the Declarations as:
 - a. An individual, you and your **spouse** are **Insureds**, but only with respect to the conduct of a business of which you are the sole owner.
 - b. A partnership or joint venture, you are an **Insured**. Your members, your partners, and their **spouses** are also **Insureds**, but only with respect to the conduct of your business.
 - c. A limited liability company, you are an **Insured**. Your members are also **Insureds**, but only with respect to the conduct of your business. Your managers are **Insureds**, but only with respect to their duties as your managers.
 - d. An organization other than a partnership, joint venture or limited liability company, you are an **Insured**. Your **executive officers** and directors are **Insureds**, but only with respect to their duties as your officers or directors. Your stockholders are also **Insureds**, but only with respect to their liability as stockholders.
 - e. A trust, you are an **Insured**. Your trustees are also **Insureds**, but only with respect to their duties as trustees.
2. Each of the following is also an **Insured**:
 - a. Your **volunteer workers** only while performing duties related to the conduct of your business, or your **employees**, other than either your **executive officers** (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, none of these **employees** or **volunteer workers** are **Insureds** for:
 - (1) **Bodily injury** or **personal and advertising injury**:
 - (a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), to a **co-employee** while in the course of his or her employment or performing duties related to the conduct of your business, or to your other **volunteer workers** while performing duties related to the conduct of your business;
 - (b) To the **spouse**, child, parent, brother or sister of that **co-employee** or **volunteer worker** as a consequence of Paragraph **(1)(a)** above;
 - (c) For which there is any obligation to share **damages** with or repay someone else who must pay **damages** because of the injury described in Paragraph **(1)(a)** or **(b)** above; or
 - (d) Arising out of his or her providing or failing to provide professional health care services.





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Commercial General Liability Coverage Part

(2) **Property damage** to property:

(a) Owned, occupied or used by;

(b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by;

you, any of your **employees, volunteer workers**, any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).b. Any person (other than your **employee** or **volunteer worker**), or any organization while acting as your real estate manager.

c. Any person or organization having proper temporary custody of your property if you die, but only:

(1) With respect to liability arising out of the maintenance or use of that property; and

(2) Until your legal representative has been appointed.

d. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this **Coverage Part**.3. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a **Named Insured** if there is no other similar insurance available to that organization. However:a. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the **policy period**, whichever is earlier;b. Coverage **A** does not apply to **bodily injury** or **property damage** that occurred before you acquired or formed the organization; andc. Coverage **B** does not apply to **personal and advertising injury** arising out of an offense committed before you acquired or formed the organization.No person or organization is an **Insured** with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a **Named Insured** in the Declarations.**SECTION III – LIMITS OF INSURANCE**

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:

a. **Insureds**;b. Claims made or **suits** brought; orc. Persons or organizations making claims or bringing **suits**.

2. The General Aggregate Limit is the most we will pay for the sum of:

a. Medical expenses under Coverage **C**;b. **Damages** under Coverage **A**, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; andc. **Damages** under Coverage **B**.3. The Products-Completed Operations Aggregate Limit is the most we will pay under Coverage **A** for **damages** because of **bodily injury** and **property damage** included in the **products-completed operations hazard**.4. Subject to Paragraph 2. above, the Personal And Advertising Injury Limit is the most we will pay under Coverage **B** for the sum of all **damages** because of all **personal and advertising injury** sustained by any one person or organization.



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Commercial General Liability Coverage Part

5. Subject to Paragraph 2. or 3. above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:
- a. **Damages** under Coverage A; and
 - b. Medical expenses under Coverage C
- because of all **bodily injury** and **property damage** arising out of any one **occurrence**.
6. Subject to Paragraph 5. above, the Damage To Premises Rented To You Limit is the most we will pay under Coverage A for **damages** because of **property damage** to any one premises, while rented to you, or in the case of damage by fire, while rented to you or temporarily occupied by you with permission of the owner.
7. Subject to Paragraph 5. above, the Medical Expense Limit is the most we will pay under Coverage C for all medical expenses because of **bodily injury** sustained by any one person.

The Limits of Insurance of this **Coverage Part** apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the **policy period** shown in the Declarations, unless the **policy period** is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS

1. Bankruptcy

Bankruptcy or insolvency of the **Insured** or of the **Insured's** estate will not relieve us of our obligations under this **Coverage Part**.

2. Duties In The Event Of Occurrence, Offense, Claim Or Suit

- a. You must see to it that we are notified as soon as practicable of an **occurrence** or an offense which may result in a claim. To the extent possible, notice should include:

- (1) How, when and where the **occurrence** or offense took place;
- (2) The names and addresses of any injured persons and witnesses; and
- (3) The nature and location of any injury or damage arising out of the **occurrence** or offense.

- b. If a claim is made or **suit** is brought against any **Insured**, you must:

- (1) Immediately record the specifics of the claim or **suit** and the date received; and
- (2) Notify us as soon as practicable.

You must see to it that we receive written notice of the claim or **suit** as soon as practicable.

- c. You and any other involved **Insured** must:

- (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or **suit**;
- (2) Authorize us to obtain records and other information;
- (3) Cooperate with us in the investigation or settlement of the claim or defense against the **suit**; and
- (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the **Insured** because of injury or damage to which this insurance may also apply.

- d. No **Insured** will, except at that **Insured's** own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

3. Legal Action Against Us

No person or organization has a right under this **Coverage Part**:

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- a. To join us as a party or otherwise bring us into a **suit** asking for **damages** from an **Insured**; or
- b. To sue us on this **Coverage Part** unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an **Insured**; but we will not be liable for **damages** that are not payable under the terms of this **Coverage Part** or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the **Insured** and the claimant or the claimant's legal representative.

4. Other Insurance

If other valid and collectible insurance is available to the **Insured** for a loss we cover under Coverages **A** or **B** of this **Coverage Part**, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary except when Paragraph **b.** below applies. If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in Paragraph **c.** below.

b. Excess Insurance

(1) This insurance is excess over:

(a) Any of the other insurance, whether primary, excess, contingent or on any other basis:

- (i) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for **your work**;
- (ii) That is Fire insurance for premises rented to you or temporarily occupied by you with permission of the owner;
- (iii) That is insurance purchased by you to cover your liability as a tenant for **property damage** to premises rented to you or temporarily occupied by you with permission of the owner; or
- (iv) If the loss arises out of the maintenance or use of aircraft, **autos** or watercraft to the extent not subject to Exclusion **g.** of Section **I – Coverage A – Bodily Injury And Property Damage Liability**.

(b) Any other primary insurance available to you covering liability for **damages** arising out of the premises or operations, or the products and completed operations, for which you have been added as an additional **Insured**.

(2) When this insurance is excess, we will have no duty under Coverages **A** or **B** to defend the **Insured** against any **suit** if any other insurer has a duty to defend the **Insured** against that **suit**. If no other insurer defends, we will undertake to do so, but we will be entitled to the **Insured's** rights against all those other insurers.

(3) When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

(a) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and

(b) The total of all deductible and self-**Insured** amounts under all that other insurance.

(4) We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this **Coverage Part**.

c. Method Of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.



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If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

5. Premium Audit

- a. We will compute all premiums for this **Coverage Part** in accordance with our rules and rates.
- b. Premium shown in this **Coverage Part** as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period and send notice to the **First Named Insured**. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the **policy period** is greater than the earned premium, we will return the excess to the **First Named Insured**.
- c. The **First Named Insured** must keep records of the information we need for premium computation, and send us copies at such times as we may request.

6. Representations

By accepting this policy, you agree:

- a. The statements in the Declarations are accurate and complete;
- b. Those statements are based upon representations you made to us; and
- c. We have issued this policy in reliance upon your representations.

7. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this **Coverage Part** to the **First Named Insured**, this insurance applies:

- a. As if each **Named Insured** were the only **Named Insured**; and
- b. Separately to each **Insured** against whom claim is made or **suit** is brought.

8. Transfer Of Rights Of Recovery Against Others To Us

If the **Insured** has rights to recover all or part of any payment we have made under this **Coverage Part**, those rights are transferred to us. The **Insured** must do nothing after loss to impair them. At our request, the **Insured** will bring **suit** or transfer those rights to us and help us enforce them.

9. When We Do Not Renew

If we decide not to renew this **Coverage Part**, we will mail or deliver to the **First Named Insured** shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION V – DEFINITIONS

1. **Advertisement** means a notice that is broadcast or published to the general public or specific market segments about your goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:
 - a. Notices that are published include material placed on the Internet or on similar electronic means of communication; and
 - b. Regarding web sites, only that part of a web site that is about your goods, products or services for the purposes of attracting customers or supporters is considered an advertisement.
2. **Auto** means:
 - a. A land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment; or



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Commercial General Liability Coverage Part

- b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

However, **auto** does not include **mobile equipment**.

3. **Bodily injury** means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.

4. **Coverage territory** means:

- a. The United States of America (including its territories and possessions), Puerto Rico and Canada;
- b. International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in Paragraph **a.** above; or
- c. All other parts of the world if the injury or damage arises out of:
 - (1) Goods or products made or sold by you in the territory described in Paragraph **a.** above;
 - (2) The activities of a person whose home is in the territory described in Paragraph **a.** above, but is away for a short time on your business; or
 - (3) **Personal and advertising injury** offenses that take place through the Internet or similar electronic means of communication;

provided the **Insured's** responsibility to pay **damages** is determined in a **suit** on the merits, in the territory described in Paragraph **a.** above or in a settlement we agree to.

5. **Employee** includes a **leased worker**. **Employee** does not include a **temporary worker**.
6. **Executive officer** means a person holding any of the officer positions created by your charter, constitution, bylaws or any other similar governing document.
7. **Hostile fire** means one which becomes uncontrollable or breaks out from where it was intended to be.
8. **Impaired property** means tangible property, other than **your product** or **your work**, that cannot be used or is less useful because:
- a. It incorporates **your product** or **your work** that is known or thought to be defective, deficient, inadequate or dangerous; or
 - b. You have failed to fulfill the terms of a contract or agreement;
- if such property can be restored to use by the repair, replacement, adjustment or removal of **your product** or **your work** or your fulfilling the terms of the contract or agreement.

9. **Insured contract** means:

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an **Insured contract**;
- b. A sidetrack agreement;
- c. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement;



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Commercial General Liability Coverage Part

- f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for **bodily injury** or **property damage** to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph f. does not include that part of any contract or agreement:

- (1) That indemnifies a railroad for **bodily injury** or **property damage** arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing;
- (2) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
 - (a) Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or
- (3) Under which the **Insured**, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the **Insured's** rendering or failure to render professional services, including those listed in (2) above and supervisory, inspection, architectural or engineering activities.

10. **Leased worker** means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. **Leased worker** does not include a **temporary worker**.

11. **Loading or unloading** means the handling of property:

- a. After it is moved from the place where it is accepted for movement into or onto an aircraft, watercraft or **auto**;
- b. While it is in or on an aircraft, watercraft or **auto**; or
- c. While it is being moved from an aircraft, watercraft or **auto** to the place where it is finally delivered;

but **loading or unloading** does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or **auto**.

12. **Mobile equipment** means any of the following types of land vehicles, including any attached machinery or equipment:

- a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
- b. Vehicles maintained for use solely on or next to premises you own or rent;
- c. Vehicles that travel on crawler treads;
- d. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - (1) Power cranes, shovels, loaders, diggers or drills; or
 - (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;
- e. Vehicles not described in Paragraph a., b., c. or d. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - (1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - (2) Cherry pickers and similar devices used to raise or lower workers;
- f. Vehicles not described in Paragraph a., b., c. or d. above maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not **mobile equipment** but will be considered **autos**:





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Commercial General Liability Coverage Part

- (1) Equipment designed primarily for:
 - (a) Snow removal;
 - (b) Road maintenance, but not construction or resurfacing; or
 - (c) Street cleaning;
- (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
- (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

However, **mobile equipment** does not include any land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered **autos**.

- 13. Occurrence** means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.
- 14. Personal and advertising injury** means injury, including consequential **bodily injury**, arising out of one or more of the following offenses:
- a. False arrest, detention or imprisonment;
 - b. Malicious prosecution;
 - c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;
 - d. Oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
 - e. Oral or written publication, in any manner, of material that violates a person's right of privacy;
 - f. The use of another's advertising idea in your **advertisement**; or
 - g. Infringing upon another's copyright, trade dress or slogan in your **advertisement**.
- 15. Pollutants** mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
- 16. Products-completed operations hazard:**
- a. Includes all **bodily injury** and **property damage** occurring away from premises you own or rent and arising out of **your product** or **your work** except:
 - (1) Products that are still in your physical possession; or
 - (2) Work that has not yet been completed or abandoned. However, **your work** will be deemed completed at the earliest of the following times:
 - (a) When all of the work called for in your contract has been completed.
 - (b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.
 - (c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.
- Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.



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Commercial General Liability Coverage Part

b. Does not include **bodily injury** or **property damage** arising out of:

- (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the **loading or unloading** of that vehicle by any **Insured**;
- (2) The existence of tools, uninstalled equipment or abandoned or unused materials; or
- (3) Products or operations for which the classification, listed in the Declarations or in a policy Schedule, states that products-completed operations are subject to the General Aggregate Limit.

17. **Property damage** means:

- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the **occurrence** that caused it.

For the purposes of this insurance, electronic data is not tangible property.

As used in this definition, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

18. **Suit** means a civil proceeding in which **damages** because of **bodily injury**, **property damage** or **personal and advertising injury** to which this insurance applies are alleged. **suit** includes:

- a. An arbitration proceeding in which such **damages** are claimed and to which the **Insured** must submit or does submit with our consent; or
- b. Any other alternative dispute resolution proceeding in which such **damages** are claimed and to which the **Insured** submits with our consent.

19. **Temporary worker** means a person who is furnished to you to substitute for a permanent **employee** on leave or to meet seasonal or short-term workload conditions.

20. **Volunteer worker** means a person who is not your **employee**, and who donates his or her work and acts at the direction of and within the scope of duties determined by you, and is not paid a fee, salary or other compensation by you or anyone else for their work performed for you.

21. **Your product**:

- a. Means:
 - (1) Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - (a) You;
 - (b) Others trading under your name; or
 - (c) A person or organization whose business or assets you have acquired; and
 - (2) Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.
- b. Includes:
 - (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of **your product**; and
 - (2) The providing of or failure to provide warnings or instructions.
- c. Does not include vending machines or other property rented to or located for the use of others but not sold.





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Commercial General Liability Coverage Part

22. Your work:

a. Means:

- (1)** Work or operations performed by you or on your behalf; and
- (2)** Materials, parts or equipment furnished in connection with such work or operations.

b. Includes:

- (1)** Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of **your work**; and
- (2)** The providing of or failure to provide warnings or instructions.

**CNA PARAMOUNT**

Architects, Engineers and Surveyors General Liability Extension Endorsement

It is understood and agreed that this endorsement amends the **COMMERCIAL GENERAL LIABILITY COVERAGE PART** as follows. If any other endorsement attached to this policy amends any provision also amended by this endorsement, then that other endorsement controls with respect to such provision, and the changes made by this endorsement with respect to such provision do not apply.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2021

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CNA PARAMOUNT

Architects, Engineers and Surveyors General Liability Extension Endorsement

1. ADDITIONAL INSURED

- a. **WHO IS AN INSURED** is amended to include as an **Insured** any person or organization described in paragraphs **A. through I.** below whom a **Named Insured** is required to add as an additional insured on this **Coverage Part** under a written contract or written agreement, provided such contract or agreement:

(1) is currently in effect or becomes effective during the term of this **Coverage Part**; and

(2) was executed prior to:

(a) the **bodily injury** or **property damage**; or

(b) the offense that caused the **personal and advertising injury**,

for which such additional insured seeks coverage.

- b. However, subject always to the terms and conditions of this policy, including the limits of insurance, the Insurer will not provide such additional insured with:

(1) a higher limit of insurance than required by such contract or agreement; or

(2) coverage broader than required by such contract or agreement, and in no event broader than that described by the applicable paragraph **A. through I.** below.

Any coverage granted by this endorsement shall apply only to the extent permissible by law.

A. Controlling Interest

Any person or organization with a controlling interest in a **Named Insured**, but only with respect to such person or organization's liability for **bodily injury**, **property damage** or **personal and advertising injury** arising out of:

1. such person or organization's financial control of a **Named Insured**; or

2. premises such person or organization owns, maintains or controls while a **Named Insured** leases or occupies such premises;

provided that the coverage granted by this paragraph does not apply to structural alterations, new construction or demolition operations performed by, on behalf of, or for such additional insured.

B. Co-owner of Insured Premises

A co-owner of a premises co-owned by a **Named Insured** and covered under this insurance but only with respect to such co-owner's liability for **bodily injury**, **property damage** or **personal and advertising injury** as co-owner of such premises.

C. Engineers, Architects or Surveyors Engaged By You

An architect, engineer or surveyor engaged by the **Named Insured**, but only with respect to liability for **bodily injury**, **property damage** or **personal and advertising injury** caused in whole or in part by the **Named Insured's** acts or omissions, or the acts or omissions of those acting on the **Named Insured's** behalf:

a. in connection with the **Named Insured's** premises; or

b. in the performance of the **Named Insured's** ongoing operations.

But the coverage hereby granted to such additional insureds does not apply to **bodily injury**, **property damage** or **personal and advertising injury** arising out of the rendering of or failure to render any professional services by, on behalf of, or for the **Named Insured**, including but not limited to:

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2021

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Architects, Engineers and Surveyors General Liability Extension Endorsement

1. the preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
2. supervisory, inspection, architectural or engineering activities.

D. Lessor of Equipment

Any person or organization from whom a **Named Insured** leases equipment, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** caused, in whole or in part, by the **Named Insured's** maintenance, operation or use of such equipment, provided that the **occurrence** giving rise to such **bodily injury, property damage** or the offense giving rise to such **personal and advertising injury** takes place prior to the termination of such lease.

E. Lessor of Land

Any person or organization from whom a **Named Insured** leases land but only with respect to liability for **bodily injury, property damage or personal and advertising injury** arising out of the ownership, maintenance or use of such land, provided that the **occurrence** giving rise to such **bodily injury, property damage** or the offense giving rise to such **personal and advertising injury** takes place prior to the termination of such lease. The coverage granted by this paragraph does not apply to structural alterations, new construction or demolition operations performed by, on behalf of, or for such additional insured.

F. Lessor of Premises

An owner or lessor of premises leased to the **Named Insured**, or such owner or lessor's real estate manager, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** arising out of the ownership, maintenance or use of such part of the premises leased to the **Named Insured**, and provided that the **occurrence** giving rise to such **bodily injury or property damage**, or the offense giving rise to such **personal and advertising injury**, takes place prior to the termination of such lease. The coverage granted by this paragraph does not apply to structural alterations, new construction or demolition operations performed by, on behalf of, or for such additional insured.

G. Mortgagee, Assignee or Receiver

A mortgagee, assignee or receiver of premises but only with respect to such mortgagee, assignee or receiver's liability for **bodily injury, property damage or personal and advertising injury** arising out of the **Named Insured's** ownership, maintenance, or use of a premises by a **Named Insured**.

The coverage granted by this paragraph does not apply to structural alterations, new construction or demolition operations performed by, on behalf of, or for such additional insured.

H. State or Governmental Agency or Subdivision or Political Subdivisions – Permits

A state or governmental agency or subdivision or political subdivision that has issued a permit or authorization but only with respect to such state or governmental agency or subdivision or political subdivision's liability for **bodily injury, property damage or personal and advertising injury** arising out of:

1. the following hazards in connection with premises a **Named Insured** owns, rents, or controls and to which this insurance applies:
 - a. the existence, maintenance, repair, construction, erection, or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, manholes, marquees, hoistaway openings, sidewalk vaults, street banners, or decorations and similar exposures; or
 - b. the construction, erection, or removal of elevators; or
 - c. the ownership, maintenance or use of any elevators covered by this insurance; or

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2. the permitted or authorized operations performed by a **Named Insured** or on a **Named Insured's** behalf.

The coverage granted by this paragraph does not apply to:

- a. **Bodily injury, property damage or personal and advertising injury** arising out of operations performed for the state or governmental agency or subdivision or political subdivision; or
- b. **Bodily injury or property damage** included within the **products-completed operations hazard**.

With respect to this provision's requirement that additional insured status must be requested under a written contract or agreement, the Insurer will treat as a written contract any governmental permit that requires the **Named Insured** to add the governmental entity as an additional insured.

I. Trade Show Event Lessor

- 1. With respect to a **Named Insured's** participation in a trade show event as an exhibitor, presenter or displayer, any person or organization whom the **Named Insured** is required to include as an additional insured, but only with respect to such person or organization's liability for **bodily injury, property damage or personal and advertising injury** caused by:
 - a. the **Named Insured's** acts or omissions; or
 - b. the acts or omissions of those acting on the **Named Insured's** behalf,
 in the performance of the **Named Insured's** ongoing operations at the trade show event premises during the trade show event.
- 2. The coverage granted by this paragraph does not apply to **bodily injury or property damage** included within the **products-completed operations hazard**.

2. ADDITIONAL INSURED - PRIMARY AND NON-CONTRIBUTORY TO ADDITIONAL INSURED'S INSURANCE

The **Other Insurance** Condition in the **COMMERCIAL GENERAL LIABILITY CONDITIONS** Section is amended to add the following paragraph:

If the **Named Insured** has agreed in writing in a contract or agreement that this insurance is primary and non-contributory relative to an additional insured's own insurance, then this insurance is primary, and the Insurer will not seek contribution from that other insurance. For the purpose of this Provision 2., the additional insured's own insurance means insurance on which the additional insured is a named insured. Otherwise, and notwithstanding anything to the contrary elsewhere in this Condition, the insurance provided to such person or organization is excess of any other insurance available to such person or organization.

3. ADDITIONAL INSURED – EXTENDED COVERAGE

When an additional insured is added by this or any other endorsement attached to this **Coverage Part, WHO IS AN INSURED** is amended to make the following natural persons **Insureds**.

If the additional insured is:

- a. An individual, then his or her **spouse** is an **Insured**;
- b. A partnership or joint venture, then its partners, members and their **spouses** are **Insureds**;
- c. A limited liability company, then its members and managers are **Insureds**; or
- d. An organization other than a partnership, joint venture or limited liability company, then its executive officers, directors and shareholders are **Insureds**;

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but only with respect to locations and operations covered by the additional insured endorsement's provisions, and only with respect to their respective roles within their organizations.

Please see the **ESTATES, LEGAL REPRESENTATIVES, AND SPOUSES** provision of this endorsement for additional coverage and restrictions applicable to **spouses** of natural person **Insureds**.

4. BOATS

Under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions** is amended to add the following additional exception to the exclusion entitled **Aircraft, Auto or Watercraft**:

This exclusion does not apply to:

Any watercraft owned by the **Named Insured** that is less than 30 feet long while being used in the course of the **Named Insured's** inspection or surveying work.

5. BODILY INJURY – EXPANDED DEFINITION

Under **DEFINITIONS**, the definition of **bodily injury** is deleted and replaced by the following:

Bodily injury means physical injury, sickness or disease sustained by a person, including death, humiliation, shock, mental anguish or mental injury sustained by that person at any time which results as a consequence of the physical injury, sickness or disease.

6. BROAD KNOWLEDGE OF OCCURRENCE/ NOTICE OF OCCURRENCE

Under **CONDITIONS**, the condition entitled **Duties in The Event of Occurrence, Offense, Claim or Suit** is amended to add the following provisions:

A. BROAD KNOWLEDGE OF OCCURRENCE

The **Named Insured** must give the Insurer or the Insurer's authorized representative notice of an **occurrence**, offense or **claim** only when the **occurrence**, offense or **claim** is known to a natural person **Named Insured**, to a partner, executive officer, manager or member of a **Named Insured**, or to an **employee** designated by any of the above to give such notice.

B. NOTICE OF OCCURRENCE

The **Named Insured's** rights under this **Coverage Part** will not be prejudiced if the **Named Insured** fails to give the Insurer notice of an **occurrence**, offense or **claim** and that failure is solely due to the **Named Insured's** reasonable belief that the **bodily injury** or **property damage** is not covered under this **Coverage Part**. However, the **Named Insured** shall give written notice of such **occurrence**, offense or **claim** to the Insurer as soon as the **Named Insured** is aware that this insurance may apply to such **occurrence**, offense or **claim**.

7. BROAD NAMED INSURED

WHO IS AN INSURED is amended to delete its Paragraph 3. in its entirety and replace it with the following:

3. Pursuant to the limitations described in Paragraph 4. below, any organization in which a **Named Insured** has management control:

- a. on the effective date of this **Coverage Part**; or
- b. by reason of a **Named Insured** creating or acquiring the organization during the **policy period**,

qualifies as a **Named Insured**, provided that there is no other similar liability insurance, whether primary, contributory, excess, contingent or otherwise, which provides coverage to such organization, or which would have

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provided coverage but for the exhaustion of its limit, and without regard to whether its coverage is broader or narrower than that provided by this insurance.

But this **BROAD NAMED INSURED** provision does not apply to:

- (a) any partnership, limited liability company or joint venture; or
- (b) any organization for which coverage is excluded by another endorsement attached to this **Coverage Part**.

For the purpose of this provision, management control means:

- A. owning interests representing more than 50% of the voting, appointment or designation power for the selection of a majority of the Board of Directors of a corporation; or
 - B. having the right, pursuant to a written trust agreement, to protect, control the use of, encumber or transfer or sell property held by a trust.
4. With respect to organizations which qualify as **Named Insureds** by virtue of Paragraph 3. above, this insurance does not apply to:
- a. **bodily injury** or **property damage** that first occurred prior to the date of management control, or that first occurs after management control ceases; nor
 - b. **personal or advertising injury** caused by an offense that first occurred prior to the date of management control or that first occurs after management control ceases.
5. The insurance provided by this **Coverage Part** applies to **Named Insureds** when trading under their own names or under such other trading names or doing-business-as names (dba) as any **Named Insured** should choose to employ.

8. CONTRACTUAL LIABILITY – RAILROADS

With respect to operations performed within 50 feet of railroad property, the definition of **insured contract** is replaced by the following:

Insured Contract means:

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to a **Named Insured** or temporarily occupied by a **Named Insured** you with permission of the owner is not an **insured contract**;
- b. A sidetrack agreement;
- c. Any easement or license agreement;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement;
- f. That part of any other contract or agreement pertaining to the **Named Insured's** business (including an indemnification of a municipality in connection with work performed for a municipality) under which the **Named Insured** assumes the tort liability of another party to pay for **bodily injury** or **property damage** to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph f. does not include that part of any contract or agreement:

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- (1) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
- (a) Preparing, approving or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage;
- (2) Under which the **Insured**, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in (1) above and supervisory, inspection, architectural or engineering activities.

9. ESTATES, LEGAL REPRESENTATIVES, AND SPOUSES

The estates, executors, heirs, legal representatives, administrators, trustees, beneficiaries and **spouses** of any natural person **Insured** or living trust shall also be insured under this policy; provided, however, coverage is afforded to such estates, executors, heirs, legal representatives, administrators, trustees, beneficiaries and **spouses** only for **claims** arising solely out of their capacity or status as such and, in the case of a **spouse**, where such **claim** seeks **damages** from marital community property, jointly held property or property transferred from such natural person **Insured** to such **spouse**. No coverage is provided for any act, error or omission of an estate, heir, legal representative, or **spouse** outside the scope of such person's capacity or status as such, provided, however, that the **spouse** of a natural person **Named Insured**, and the **spouses** of members or partners of joint venture or partnership **Named Insureds** are **Insureds** with respect to such **spouses'** acts, errors or omissions in the conduct of the **Named Insured's** business.

10. EXPECTED OR INTENDED INJURY – EXCEPTION FOR REASONABLE FORCE

Under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete the exclusion entitled **Expected or Intended Injury** and replace it with the following:

This insurance does not apply to:

Expected or Intended Injury

Bodily injury or **property damage** expected or intended from the standpoint of the **Insured**. This exclusion does not apply to **bodily injury** or **property damage** resulting from the use of reasonable force to protect persons or property.

11. GENERAL AGGREGATE LIMITS OF INSURANCE - PER LOCATION

- A. A separate Location General Aggregate Limit, equal to the amount of the General Aggregate Limit, is the most the Insurer will pay for the sum of:

- 1. All **damages** under **Coverage A**, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; and
- 2. All medical expenses under **Coverage C**,

that arise from **occurrences** or accidents which can be attributed solely to ongoing operations at that location. Such payments shall not reduce the General Aggregate Limit shown in the Declarations, nor the Location General Aggregate Limit of any other location.

- B. All:

- 1. **Damages** under **Coverage B**, regardless of the number of locations involved;

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2. **Damages** under **Coverage A**, caused by **occurrences** which cannot be attributed solely to ongoing operations at a single location, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; and
3. Medical expenses under **Coverage C** caused by accidents which cannot be attributed solely to ongoing operations at a single location,

will reduce the General Aggregate Limit shown in the Declarations.

- C. For the purpose of this **GENERAL AGGREGATE LIMITS OF INSURANCE - PER LOCATION** Provision, "location" means:

1. a premises the **Named Insured** owns or rents; or
2. a premises not owned or rented by any **Named Insured** at which the **Named Insured** is performing operations pursuant to a contract or written agreement. If operations at such a location have been discontinued and then restarted, or if the authorized parties deviate from plans, blueprints, designs, specifications or timetables, the location will still be deemed to be the same location.

For the purpose of determining the applicable aggregate limit of insurance, premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad shall be considered a single location.

- D. The limits shown in the Declarations for Each Occurrence, for Damage To Premises Rented To You and for Medical Expense continue to apply, but will be subject to either the Location General Aggregate Limit or the General Aggregate Limit, depending on whether the **occurrence** can be attributed solely to ongoing operations at a particular location.
- E. When coverage for liability arising out of the **products-completed operations hazard** is provided, any payments for **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**, regardless of the number of locations involved, will reduce the Products-Completed Operations Aggregate Limit shown in the Declarations.
- F. The provisions of **LIMITS OF INSURANCE** not otherwise modified by this **GENERAL AGGREGATE LIMITS OF INSURANCE - PER LOCATION** Provision shall continue to apply as stipulated.

12. IN REM ACTIONS

A quasi in rem action against any vessel owned or operated by or for the **Named Insured**, or chartered by or for the **Named Insured**, will be treated in the same manner as though the action were in personam against the **Named Insured**.

13. INCIDENTAL HEALTH CARE MALPRACTICE COVERAGE

Solely with respect to **bodily injury** that arises out of a **health care incident**:

- A. Under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the **Insuring Agreement** is amended to replace Paragraphs **1.b.(1)** and **1.b.(2)** with the following:
 - b. This insurance applies to **bodily injury** provided that the professional health care services are incidental to the **Named Insured's** primary business purpose, and only if:
 - (1) such **bodily injury** is caused by an **occurrence** that takes place in the **coverage territory**.
 - (2) the **bodily injury** first occurs during the **policy period**. All **bodily injury** arising from an **occurrence** will be deemed to have occurred at the time of the first act, error, or omission that is part of the **occurrence**; and



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B. Under COVERAGES, Coverage A – Bodily Injury And Property Damage Liability, the paragraph entitled **Exclusions** is amended to:

i. add the following to the **Employers Liability** exclusion:

This exclusion applies only if the **bodily injury** arising from a **health care incident** is covered by other liability insurance available to the **Insured** (or which would have been available but for exhaustion of its limits).

ii. delete the exclusion entitled **Contractual Liability** and replace it with the following:

This insurance does not apply to:

Contractual Liability

the **Insured's** actual or alleged liability under any oral or written contract or agreement, including but not limited to express warranties or guarantees.

iii. to add the following additional exclusions:

This insurance does not apply to:

Discrimination

any actual or alleged discrimination, humiliation or harassment, including but not be limited to **claims** based on an individual's race, creed, color, age, gender, national origin, religion, disability, marital status or sexual orientation.

Dishonesty or Crime

Any actual or alleged dishonest, criminal or malicious act, error or omission.

Medicare/Medicaid Fraud

any actual or alleged violation of law with respect to Medicare, Medicaid, Tricare or any similar federal, state or local governmental program.

Services Excluded by Endorsement

Any **health care incident** for which coverage is excluded by endorsement.

C. DEFINITIONS is amended to:

i. add the following definitions:

Health care incident means an act, error or omission by the **Named Insured's employees** or **volunteer workers** in the rendering of:

a. **professional health care services** on behalf of the **Named Insured** or

b. Good Samaritan services rendered in an emergency and for which no payment is demanded or received.

Professional health care services means any health care services or the related furnishing of food, beverages, medical supplies or appliances by the following providers in their capacity as such but solely to the extent they are duly licensed as required:

a. Physician;





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- b. Nurse;
- c. Nurse practitioner;
- d. Emergency medical technician;
- e. Paramedic;
- f. Dentist;
- g. Physical therapist;
- h. Psychologist;
- i. Speech therapist;
- j. Other allied health professional; or

Professional health care services does not include any services rendered in connection with human clinical trials or product testing.

- ii. delete the definition of **occurrence** and replace it with the following:

Occurrence means a **health care incident**. All acts, errors or omissions that are logically connected by any common fact, circumstance, situation, transaction, event, advice or decision will be considered to constitute a single **occurrence**;

- iii. amend the definition of **Insured** to:

- a. add the following:

the **Named Insured's employees** are **Insureds** with respect to:

- (1) **bodily injury** to a co-**employee** while in the course of the co-**employee's** employment by the **Named Insured** or while performing duties related to the conduct of the **Named Insured's** business; and
- (2) **bodily injury** to a **volunteer worker** while performing duties related to the conduct of the **Named Insured's** business;

when such **bodily injury** arises out of a **health care incident**.

the **Named Insured's volunteer workers** are **Insureds** with respect to:

- (1) **bodily injury** to a co-**volunteer worker** while performing duties related to the conduct of the **Named Insured's** business; and
- (2) **bodily injury** to an **employee** while in the course of the **employee's** employment by the **Named Insured** or while performing duties related to the conduct of the **Named Insured's** business;

when such **bodily injury** arises out of a **health care incident**.

- b. delete Subparagraphs (a), (b), (c) and (d) of Paragraph 2.a.(1) of **WHO IS AN INSURED**.

- D. The **Other Insurance** condition is amended to delete Paragraph b.(1) in its entirety and replace it with the following:

Other Insurance

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b. Excess Insurance

- (1) To the extent this insurance applies, it is excess over any other insurance, self insurance or risk transfer instrument, whether primary, excess, contingent or on any other basis, except for insurance purchased specifically by the **Named Insured** to be excess of this coverage.

14. JOINT VENTURES / PARTNERSHIP / LIMITED LIABILITY COMPANIES

A. Past Joint Ventures, Partnerships, Limited Liability Companies

The following is added to **WHO IS AN INSURED**:

If the **Named Insured** was a joint venturer, partner, or member of a limited liability company and such joint venture, partnership or limited liability company terminated prior to or during the **policy period**, such **Named Insured** is an **Insured** with respect to its interest in such joint venture, partnership or limited liability company but only to the extent that:

- a. any offense giving rise to **personal and advertising injury** occurred prior to such termination date, and the **personal and advertising injury** arising out of such offense, first occurred after such termination date;
- b. the **bodily injury** or **property damage** first occurred after such termination date; and
- c. there is no other valid and collectible insurance purchased specifically to insure the partnership, joint venture or limited liability company.

If the joint venture, partnership or limited liability company is or was insured under a **consolidated (wrap-up) insurance program**, then such insurance will always be considered valid and collectible for the purpose of paragraph c. above. But this provision will not serve to exclude **bodily injury**, **property damage** or **personal and advertising injury** that would otherwise be covered under the **Architects, Engineers And Surveyors General Liability Extension Endorsement** provision entitled **WRAP-UP EXTENSION: OCIP, CCIP, OR CONSOLIDATED (WRAP-UP) INSURANCE PROGRAMS**. Please see that provision for the definition of **consolidated (wrap-up) insurance program**.

B. Participation In Current Professional Joint Ventures

The following is added to **WHO IS AN INSURED**:

The **Named Insured** is also an **Insured** for participation in a current joint venture that is not named on the Declarations, but only if such joint venture meets all of the following criteria:

- a. Each and every one of the **Named Insured's** co-venturers are architectural, engineering or surveying firms only; and
- b. There is no other valid and collectible insurance purchased specifically to insure the joint venture.

However, the **Named Insured** is an **Insured** only for the conduct of such **Named Insured's** business within such a joint venture. The **Named Insured** is not insured for liability arising out of the acts or omissions of other co-venturers, nor of their partners, members or employees.

C. **WHO IS AN INSURED** is amended to delete its last paragraph and replace it with the following:

Except as provided under this **Architects, Engineers And Surveyors General Liability Extension Endorsement** or by the attachment of another endorsement (if any), no person or organization is an **Insured** with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a **Named Insured** in the Declarations.





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15. LEGAL LIABILITY – DAMAGE TO PREMISES / ALIENATED PREMISES / PROPERTY IN THE NAMED INSURED'S CARE, CUSTODY OR CONTROL

- A. Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete exclusion **j. Damage to Property** in its entirety and replace it with the following:

This insurance does not apply to:

j. Damage to Property

Property damage to:

- (1) Property the **Named Insured** owns, rents, or occupies, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;
- (2) Premises the **Named Insured** sells, gives away or abandons, if the **property damage** arises out of any part of those premises;
- (3) Property loaned to the **Named Insured**;
- (4) Personal property in the care, custody or control of the **Insured**;
- (5) That particular part of real property on which the **Named Insured** or any contractors or subcontractors working directly or indirectly on the **Named Insured's** behalf are performing operations, if the **property damage** arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because **your work** was incorrectly performed on it.

Paragraphs (1), (3) and (4) of this exclusion do not apply to **property damage** (other than damage by fire) to premises rented to the **Named Insured** or temporarily occupied by the **Named Insured** with the permission of the owner, nor to the contents of premises rented to the **Named Insured** for a period of 7 or fewer consecutive days. A separate limit of insurance applies to Damage To Premises Rented To You as described in **LIMITS OF INSURANCE**.

Paragraph (2) of this exclusion does not apply if the premises are **your work**.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to **property damage** included in the **products-completed operations hazard**.

Paragraphs (3) and (4) of this exclusion do not apply to **property damage** to:

- i. tools, or equipment the **Named Insured** borrows from others, nor
- ii. other personal property of others in the **Named Insured's** care, custody or control while being used in the **Named Insured's** operations away from any **Named Insured's** premises.

However, the coverage granted by this exception to Paragraphs (3) and (4) does not apply to:

- a. property at a job site awaiting or during such property's installation, fabrication, or erection;
- b. property that is **mobile equipment** leased by an **Insured**;



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- c. property that is an **auto**, aircraft or watercraft;
- d. property in transit; or
- e. any portion of **property damage** for which the **Insured** has available other valid and collectible insurance, or would have such insurance but for exhaustion of its limits, or but for application of one of its exclusions.

A separate limit of insurance and deductible apply to such property of others. See **LIMITS OF INSURANCE** as amended below.

- B. Under COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete its last paragraph and replace it with the following:

Exclusions **c.** through **n.** do not apply to damage by fire to premises while rented to a **Named Insured** or temporarily occupied by a **Named Insured** with permission of the owner, nor to damage to the contents of premises rented to a **Named Insured** for a period of 7 or fewer consecutive days.

A separate limit of insurance applies to this coverage as described in **LIMITS OF INSURANCE**.

- C. The following paragraph is added to LIMITS OF INSURANCE:**

Subject to **5.** above, [REDACTED] is the most the Insurer will pay under **Coverage A** for **damages** arising out of any one **occurrence** because of the sum of all **property damage** to borrowed tools or equipment, and to other personal property of others in the **Named Insured's** care, custody or control, while being used in the **Named Insured's** operations away from any **Named Insured's** premises. The Insurer's obligation to pay such **property damage** does not apply until the amount of such **property damage** exceeds [REDACTED]. The Insurer has the right but not the duty to pay any portion of this [REDACTED] in order to effect settlement. If the Insurer exercises that right, the **Named Insured** will promptly reimburse the Insurer for any such amount.

- D. Paragraph 6., Damage To Premises Rented To You Limit, of LIMITS OF INSURANCE** is deleted and replaced by the following:

- 6.** Subject to Paragraph **5.** above, (the Each Occurrence Limit), the Damage To Premises Rented To You Limit is the most the Insurer will pay under **Coverage A** for **damages** because of **property damage** to any one premises while rented to the **Named Insured** or temporarily occupied by the **Named Insured** with the permission of the owner, including contents of such premises rented to the **Named Insured** for a period of 7 or fewer consecutive days. The Damage To Premises Rented To You Limit is the greater of:

- a. [REDACTED] or
- b. The Damage To Premises Rented To You Limit shown in the Declarations.

- E. Paragraph 4.b.(1)(a)(ii) of the Other Insurance Condition** is deleted and replaced by the following:

- (ii)** That is property insurance for premises rented to the **Named Insured**, for premises temporarily occupied by the **Named Insured** with the permission of the owner; or for personal property of others in the **Named Insured's** care, custody or control;

16. LIQUOR LIABILITY

Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete the exclusion entitled **Liquor Liability**.

This **LIQUOR LIABILITY** Provision does not apply to any person or organization who otherwise qualifies as an additional insured on this **Coverage Part**.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2021

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CNA PARAMOUNT

Architects, Engineers and Surveyors General Liability Extension Endorsement

17. MEDICAL PAYMENTS

A. LIMITS OF INSURANCE is amended to delete Paragraph 7. (the Medical Expense Limit) and replace it with the following:

7. Subject to Paragraph 5. above (the Each Occurrence Limit), the Medical Expense Limit is the most the Insurer will pay under **Coverage C** for all medical expenses because of **bodily injury** sustained by any one person. The Medical Expense Limit is the greater of:

(1) [REDACTED] unless a different amount is shown here: \$N,NNN,NNN,NNN; or

(2) the amount shown in the Declarations for Medical Expense Limit.

B. Under COVERAGES, the Insuring Agreement of Coverage C – Medical Payments is amended to replace Paragraph 1.a.(3)(b) with the following:

(b) The expenses are incurred and reported to the Insurer within three years of the date of the accident; and

18. NON-OWNED AIRCRAFT

Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended as follows:

The exclusion entitled **Aircraft, Auto or Watercraft** is amended to add the following:

This exclusion does not apply to an aircraft not owned by any **Named Insured**, provided that:

1. the pilot in command holds a currently effective certificate issued by the duly constituted authority of the United States of America or Canada, designating that person as a commercial or airline transport pilot;
2. the aircraft is rented with a trained, paid crew to the **Named Insured**; and
3. the aircraft is not being used to carry persons or property for a charge.

19. NON-OWNED WATERCRAFT

Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete subparagraph (2) of the exclusion entitled **Aircraft, Auto or Watercraft**, and replace it with the following.

This exclusion does not apply to:

(2) a watercraft that is not owned by any **Named Insured**, provided the watercraft is:

- (a) less than 75 feet long; and
- (b) not being used to carry persons or property for a charge.

20. PERSONAL AND ADVERTISING INJURY –DISCRIMINATION OR HUMILIATION

A. Under DEFINITIONS, the definition of **personal and advertising injury** is amended to add the following tort:

Discrimination or humiliation that results in injury to the feelings or reputation of a natural person.

B. Under COVERAGES, Coverage B – Personal and Advertising Injury Liability, the paragraph entitled **Exclusions** is amended to:

1. delete the Exclusion entitled **Knowing Violation Of Rights Of Another** and replace it with the following:



CNA PARAMOUNT

Architects, Engineers and Surveyors General Liability Extension Endorsement

This insurance does not apply to:

Knowing Violation of Rights of Another

Personal and advertising injury caused by or at the direction of the **Insured** with the knowledge that the act would violate the rights of another and would inflict **personal and advertising injury**. This exclusion shall not apply to discrimination or humiliation that results in injury to the feelings or reputation of a natural person, but only if such discrimination or humiliation is not done intentionally by or at the direction of:

(a) the **Named Insured**; or

(b) any **executive officer**, director, stockholder, partner, member or manager (if the **Named Insured** is a limited liability company) of the **Named Insured**.

2. add the following exclusions:

This insurance does not apply to:

Employment Related Discrimination

discrimination or humiliation directly or indirectly related to the employment, prospective employment, past employment or termination of employment of any person by any **Insured**.

Premises Related Discrimination

discrimination or humiliation arising out of the sale, rental, lease or sub-lease or prospective sale, rental, lease or sub-lease of any room, dwelling or premises by or at the direction of any **Insured**.

Notwithstanding the above, there is no coverage for fines or penalties levied or imposed by a governmental entity because of discrimination.

The coverage provided by this **PERSONAL AND ADVERTISING INJURY –DISCRIMINATION OR HUMILIATION** Provision does not apply to any person or organization whose status as an **Insured** derives solely from

Provision 1. **ADDITIONAL INSURED** of this endorsement; or

attachment of an additional insured endorsement to this **Coverage Part**.

21. PERSONAL AND ADVERTISING INJURY - CONTRACTUAL LIABILITY

A. Under **COVERAGES, Coverage B –Personal and Advertising Injury Liability**, the paragraph entitled **Exclusions** is amended to delete the exclusion entitled **Contractual Liability**.

B. Solely for the purpose of the coverage provided by this **PERSONAL AND ADVERTISING INJURY - LIMITED CONTRACTUAL LIABILITY** provision, the following changes are made to the section entitled **SUPPLEMENTARY PAYMENTS – COVERAGES A AND B**:

1. Paragraph **2.d.** is replaced by the following:

d. The allegations in the **suit** and the information the Insurer knows about the offense alleged in such **suit** are such that no conflict appears to exist between the interests of the **Insured** and the interests of the indemnitee;

2. The first unnumbered paragraph beneath Paragraph **2.f.(2)(b)** is deleted and replaced by the following:

So long as the above conditions are met, attorney's fees incurred by the Insurer in the defense of that indemnitee, necessary litigation expenses incurred by the Insurer, and necessary litigation expenses incurred





CNA PARAMOUNT

Architects, Engineers and Surveyors General Liability Extension Endorsement

by the indemnitee at the Insurer's request will be paid as **defense costs**. Such payments will not be deemed to be **damages** for **personal and advertising injury** and will not reduce the limits of insurance.

- C. This **PERSONAL AND ADVERTISING INJURY - LIMITED CONTRACTUAL LIABILITY** Provision does not apply if **Coverage B –Personal and Advertising Injury Liability** is excluded by another endorsement attached to this **Coverage Part**.

This **PERSONAL AND ADVERTISING INJURY - CONTRACTUAL LIABILITY** Provision does not apply to any person or organization who otherwise qualifies as an additional insured on this **Coverage Part**.

22. PROPERTY DAMAGE – ELEVATORS

- A. Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended such that the **Damage to Your Product** Exclusion and subparagraphs (3), (4) and (6) of the **Damage to Property** Exclusion do not apply to **property damage** that results from the use of elevators.
- B. Solely for the purpose of the coverage provided by this **PROPERTY DAMAGE – ELEVATORS** Provision, the **Other Insurance** conditions is amended to add the following paragraph:

This insurance is excess over any of the other insurance, whether primary, excess, contingent or on any other basis that is Property insurance covering property of others damaged from the use of elevators.

23. RETIRED PARTNERS, MEMBERS, DIRECTORS AND EMPLOYEES

WHO IS INSURED is amended to include as **Insureds** natural persons who are retired partners, members, directors or employees, but only for **bodily injury, property damage** or **personal and advertising injury** that results from services performed for the **Named Insured** under the **Named Insured's** direct supervision. All limitations that apply to **employees** and **volunteer workers** also apply to anyone qualifying as an **Insured** under this Provision.

24. SUPPLEMENTARY PAYMENTS

The section entitled **SUPPLEMENTARY PAYMENTS – COVERAGES A AND B** is amended as follows:

- A. Paragraph 1.b. is amended to delete the [REDACTED] limit shown for the cost of bail bonds and replace it with a [REDACTED] limit; and
- B. Paragraph 1.d. is amended to delete the limit of [REDACTED] shown for daily loss of earnings and replace it with a [REDACTED] limit.

25. UNINTENTIONAL FAILURE TO DISCLOSE HAZARDS

If the **Named Insured** unintentionally fails to disclose all existing hazards at the inception date of the **Named Insured's Coverage Part**, the Insurer will not deny coverage under this **Coverage Part** because of such failure.

26. WAIVER OF SUBROGATION - BLANKET

Under **CONDITIONS**, the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended to add the following:

The Insurer waives any right of recovery the Insurer may have against any person or organization because of payments the Insurer makes for injury or damage arising out of:

1. the **Named Insured's** ongoing operations; or
2. **your work** included in the **products-completed operations hazard**.

However, this waiver applies only when the **Named Insured** has agreed in writing to waive such rights of recovery in a written contract or written agreement, and only if such contract or agreement:

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

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CNA PARAMOUNT

Architects, Engineers and Surveyors General Liability Extension Endorsement

1. is in effect or becomes effective during the term of this **Coverage Part**; and
2. was executed prior to the **bodily injury, property damage** or **personal and advertising injury** giving rise to the claim.

27. WRAP-UP EXTENSION: OCIP, CCIP, OR CONSOLIDATED (WRAP-UP) INSURANCE PROGRAMS

Note: The following provision does not apply to any public construction project in the state of Oklahoma, nor to any construction project in the state of Alaska, that is not permitted to be insured under a **consolidated (wrap-up) insurance program** by applicable state statute or regulation.

If the endorsement **EXCLUSION – CONSTRUCTION WRAP-UP** is attached to this policy, or another exclusionary endorsement pertaining to Owner Controlled Insurance Programs (O.C.I.P.) or Contractor Controlled Insurance Programs (C.C.I.P.) is attached, then the following changes apply:

- A. The following wording is added to the above-referenced endorsement:

With respect to a **consolidated (wrap-up) insurance program** project in which the **Named Insured** is or was involved, this exclusion does not apply to those sums the **Named Insured** become legally obligated to pay as **damages** because of:

1. **Bodily injury, property damage, or personal or advertising injury** that occurs during the **Named Insured's** ongoing operations at the project, or during such operations of anyone acting on the **Named Insured's** behalf; nor
2. **Bodily injury or property damage** included within the **products-completed operations hazard** that arises out of those portions of the project that are not **residential structures**.

- B. Condition **4. Other Insurance** is amended to add the following subparagraph **4.b.(1)(c)**:

This insurance is excess over:

- (c) Any of the other insurance whether primary, excess, contingent or any other basis that is insurance available to the **Named Insured** as a result of the **Named Insured** being a participant in a **consolidated (wrap-up) insurance program**, but only as respects the **Named Insured's** involvement in that **consolidated (wrap-up) insurance program**.

- C. **DEFINITIONS** is amended to add the following definitions:

Consolidated (wrap-up) insurance program means a construction, erection or demolition project for which the prime contractor/project manager or owner of the construction project has secured general liability insurance covering some or all of the contractors or subcontractors involved in the project, such as an Owner Controlled Insurance Program (O.C.I.P.) or Contractor Controlled Insurance Program (C.C.I.P.).

Residential structure means any structure where 30% or more of the square foot area is used or is intended to be used for human residency, including but not limited to:

1. single or multifamily housing, apartments, condominiums, townhouses, co-operatives or planned unit developments; and
2. the common areas and structures appurtenant to the structures in paragraph 1. (including pools, hot tubs, detached garages, guest houses or any similar structures).

However, when there is no individual ownership of units, **residential structure** does not include military housing, college/university housing or dormitories, long term care facilities, hotels or motels. **Residential structure** also does not include hospitals or prisons.





CNA PARAMOUNT

**Architects, Engineers and Surveyors General Liability
Extension Endorsement**

This **WRAP-UP EXTENSION: OCIP, CCIP, OR CONSOLIDATED (WRAP-UP) INSURANCE PROGRAMS** Provision does not apply to any person or organization who otherwise qualifies as an additional insured on this **Coverage Part**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT

General Aggregate Limit - Designated Projects Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Designated Construction or Service Projects: EACH OF YOUR CONSTRUCTION PROJECTS LOCATED AWAY FROM PREMISES OWNED BY OR RENTED TO YOU

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

It is understood and agreed as follows:

- I. For each single designated construction or service project shown in the Schedule above, a separate Designated Project General Aggregate Limit, equal to the amount of the General Aggregate Limit shown in the Declarations, is the most the Insurer will pay for the sum of:
 - A. all **damages** under **Coverage A**, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; and
 - B. all medical expenses under **Coverage C**;

that arise from **occurrences** or accidents which can be attributed solely to ongoing operations at that designated project. Such payments shall not reduce the General Aggregate Limit shown in the Declarations, nor the Designated Project General Aggregate Limit applicable to any other project.
- II. All:
 - A. **damages** under **Coverage B**, regardless of the number of locations or projects involved;
 - B. **damages** under **Coverage A**, caused by **occurrences** which cannot be attributed solely to ongoing operations at a single designated project, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; and
 - C. medical expenses under **Coverage C**, caused by accidents which cannot be attributed solely to ongoing operations at a single designated project,

will reduce the General Aggregate Limit shown in the Declarations.
- III. The limits shown in the Declarations for Each Occurrence, for Damage To Premises Rented To You and for Medical Expense continue to apply, but will be subject to either the Project General Aggregate Limit or the General Aggregate Limit shown in the Declarations, depending on whether the **occurrence** can be attributed solely to ongoing operations at a particular designated project.
- IV. When coverage for liability arising out of the **products-completed operations hazard** is provided, any payments for **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard** will

CNA74826XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 4

Effective Date: 12/23/2021

CNA001142

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**CNA PARAMOUNT****General Aggregate Limit - Designated Projects Endorsement**

reduce the Products-Completed Operations Aggregate Limit shown in the Declarations, regardless of the number of projects involved.

- V. If the applicable scheduled construction or service project has been abandoned and then restarted, or if the authorized contracting parties deviate from plans, blueprints, designs, specifications or timetables, such project will still be deemed to be the same project.
- VI. The provisions of **LIMITS OF INSURANCE** not otherwise modified by this endorsement shall continue to apply as stipulated.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT

Coverage for Liability for Hazards of Lead without Sublimit Endorsement - New Jersey

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions**, is amended to add the following to the exclusion entitled **Pollution**:

For premises constructed on or after 1978, or premises constructed prior to 1978 which have been certified, prior to the **policy period**, as being free of existing lead hazards pursuant to standards established by the Department of Community Affairs, this exclusion does not apply to **bodily injury** arising out of lead contamination, or out of the inhalation, ingestion, use, handling or contact with lead paint at or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any **Insured**.

This provision will also apply to any premises constructed prior to 1978 which receives such certification during the **policy period**, but only for **bodily injury** which occurs after such certification.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA74942NJ (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 5

Effective Date: 12/23/2021

CNA001144

**CNA PARAMOUNT**

**Additional Insured – Owners, Lessees Or Contractors –
Scheduled Person Or Organization**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
FEDERAL BUSINESS CENTERS

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 6

Effective Date: 12/23/2021



CNA PARAMOUNT

Additional Insured – Owners, Lessees Or Contractors – Scheduled Person Or Organization

Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to **bodily injury or property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

C. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance**:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
PETILLO, INC.
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 10 (07-04)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 7

Effective Date: 12/23/2021





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
Town of Morristown
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 10 (07-04)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 8

Effective Date: 12/23/2021





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
DM Airports, LTD
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 10 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 9

Effective Date: 12/23/2021





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
MCFARLAND JOHNSON ENGINEERS INC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 10 (07-04)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 10

Effective Date: 12/23/2021





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
Delta Airport Solutions
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 11

Effective Date: 12/23/2021





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
US Federal Aviation Administration
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 12

Effective Date: 12/23/2021





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
ALSTON CONSTRUCTION COMPANY INC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 13

Effective Date: 12/23/2021





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
LRC Construction LLC; FM EXCAVATION LLC; FULLER MARQUIS CONCRETE LLC; LRC MAINTENANCE LLC; FULLER MARQUISE LLC; CAPPELLI ORGANIZATION LLC.
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 14

Effective Date: 12/23/2021





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE	
Name Of Additional Insured Person(s) Or Organization(s)	
RXR CHURCH-DIVISION TOWER A HOLDINGS LLC; RXR CHURCH-DIVISION TOWER A QOZB REIT LLC; RXR QOZ FUND I -C LLC; RXR QOZ FUND I MM-C LLC; RXR QOZ FUND I INVESTOR LLC; RXR PROPERTIES HOLDINGS LLC; RXR REALTY LLC; RXR RESIDENTIAL SERVICES LLC;	
RXR DEVELOPMENT SERVICES LLC RXR CONSTRUCTION SERVICES LLC	
Location(s) Of Covered Operations	

Effective Date: 12/23/2021



CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
CITY OF NEW ROCHELLE; NEW ROCHELLE INDUSTRIAL DEVELOPMENT AGENCY
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 16

Effective Date: 12/23/2021





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
28 SOUTH DIVISION OWNER LLC; 42 SOUTH DIVISION OWNER LLC; 48 SOUTH DIVISION OWNER LLC; 44 SOUTH DIVISION OWNER LLC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 17

Effective Date: 12/23/2021





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
CAPITAL ONE N.A.
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 18

Effective Date: 12/23/2021





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
FABRINCIANO CABRERA AND BETTY LYNN CABRERA
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 19

Effective Date: 12/23/2021





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or property damage occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
PALACE PRIME REALTY LLC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 20

Effective Date: 12/23/2021





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
VITO GALLELLO AND MICHAEL LOVECCHIO
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 21

Effective Date: 12/23/2021





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or property damage occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
530 MAIN REALTY LLC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 22

Effective Date: 12/23/2021





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or property damage occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
DICE REAL ESTATE LLC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 23

Effective Date: 12/23/2021





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
NATIONAL AMUSEMENTS INC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 24

Effective Date: 12/23/2021





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
WILDER BALTER PARTNERS INC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 25

Effective Date: 12/23/2021





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
FAMILY YMCA AT TARRYTOWN
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 26

Effective Date: 12/23/2021





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or property damage occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

Additional Insured – Owners, Lessees Or Contractors – Completed Operations

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
FEDERAL BUSINESS CENTERS

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 27

Effective Date: 12/23/2021



CNA PARAMOUNT

Additional Insured – Owners, Lessees Or Contractors – Completed Operations

Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A. Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the Schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

- B. With respect to the insurance afforded to these additional insureds, the following is added to Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
PETILLO, INC.
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 28

Effective Date: 12/23/2021





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
Town of Morristown
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 29

Effective Date: 12/23/2021



**CNA PARAMOUNT****Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
DM Airports, LTD
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 30

Effective Date: 12/23/2021



**CNA PARAMOUNT****Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
MCFARLAND JOHNSON ENGINEERS INC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 31

Effective Date: 12/23/2021



**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
Delta Airport Solutions
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 32

Effective Date: 12/23/2021



**CNA PARAMOUNT****Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
US Federal Aviation Administration
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 33

Effective Date: 12/23/2021





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
ALSTON CONSTRUCTION COMPANY INC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 34

Effective Date: 12/23/2021





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
LRC Construction LLC; FM EXCAVATION LLC; FULLER MARQUIS CONCRETE LLC; LRC MAINTENANCE LLC; FULLER MARQUISE LLC; CAPPELLI ORGANIZATION LLC.
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 35

Effective Date: 12/23/2021





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
RXR CHURCH-DIVISION TOWER A HOLDINGS LLC; RXR CHURCH-DIVISION TOWER A QOZB REIT LLC; RXR QOZ FUND I -C LLC; RXR QOZ FUND I MM-C LLC; RXR QOZ FUND I INVESTOR LLC; RXR PROPERTIES HOLDINGS LLC; RXR REALTY LLC; RXR RESIDENTIAL SERVICES LLC;
RXR DEVELOPMENT SERVICES LLC RXR CONSTRUCTION SERVICES LLC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 36

Effective Date: 12/23/2021

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CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
CITY OF NEW ROCHELLE; NEW ROCHELLE INDUSTRIAL DEVELOPMENT AGENCY
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 37

Effective Date: 12/23/2021

30020000760568728074391





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
28 SOUTH DIVISION OWNER LLC; 42 SOUTH DIVISION OWNER LLC; 48 SOUTH DIVISION OWNER LLC; 44 SOUTH DIVISION OWNER LLC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 38

Effective Date: 12/23/2021





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
CAPITAL ONE N.A.
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 39

Effective Date: 12/23/2021





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
FABRINCIANO CABRERA AND BETTY LYNN CABRERA
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 40

Effective Date: 12/23/2021



**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
PALACE PRIME REALTY LLC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 41

Effective Date: 12/23/2021





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
VITO GALLELLO AND MICHAEL LOVECCHIO
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 42

Effective Date: 12/23/2021





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
DICE REAL ESTATE LLC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 43

Effective Date: 12/23/2021





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
NATIONAL AMUSEMENTS INC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 44

Effective Date: 12/23/2021





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
WILDER BALTER PARTNERS INC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 45

Effective Date: 12/23/2021





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
FAMILY YMCA AT TARRYTOWN
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 46

Effective Date: 12/23/2021

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CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.



CNA PARAMOUNT

Additional Insured – Charitable Institutions Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that the **WHO IS AN INSURED** section is amended to include as an **Insured**:

- A.** the **Named Insured's** members but only with respect to such member's liability for the **Named Insured's** activities or activities such members perform on the **Named Insured's** behalf;
- B.** the **Named Insured's** trustees or members of the board of governors, but only while acting within the scope of their duties as such on behalf of the **Named Insured**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA74691XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 47

Effective Date: 12/23/2021

CNA001227



CNA PARAMOUNT

Blanket Additional Insured - Owners, Lessees or Contractors - with Products-Completed Operations Coverage Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed as follows:

- I. WHO IS AN INSURED** is amended to include as an **Insured** any person or organization whom you are required by **written contract** to add as an additional insured on this **coverage part**, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** caused in whole or in part by your acts or omissions, or the acts or omissions of those acting on your behalf:
- A. in the performance of your ongoing operations subject to such **written contract**; or
 - B. in the performance of **your work** subject to such **written contract**, but only with respect to **bodily injury or property damage** included in the **products-completed operations hazard**, and only if:
 - 1. the **written contract** requires you to provide the additional insured such coverage; and
 - 2. this **coverage part** provides such coverage.
- II.** But if the **written contract** requires:
- A. additional insured coverage under the 11-85 edition, 10-93 edition, or 10-01 edition of CG2010, or under the 10-01 edition of CG2037; or
 - B. additional insured coverage with "arising out of" language; or
 - C. additional insured coverage to the greatest extent permissible by law;
- then paragraph **I.** above is deleted in its entirety and replaced by the following:
- WHO IS AN INSURED** is amended to include as an **Insured** any person or organization whom you are required by **written contract** to add as an additional insured on this **coverage part**, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** arising out of **your work** that is subject to such **written contract**.
- III.** Subject always to the terms and conditions of this policy, including the limits of insurance, the Insurer will not provide such additional insured with:
- A. coverage broader than required by the **written contract**; or
 - B. a higher limit of insurance than required by the **written contract**.
- IV.** The insurance granted by this endorsement to the additional insured does not apply to **bodily injury, property damage, or personal and advertising injury** arising out of:
- A. the rendering of, or the failure to render, any professional architectural, engineering, or surveying services, including:
 - 1. the preparing, approving, or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; and
 - 2. supervisory, inspection, architectural or engineering activities; or
 - B. any premises or work for which the additional insured is specifically listed as an additional insured on another endorsement attached to this **coverage part**.
- V.** Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, the Condition entitled **Other Insurance** is amended to add the following, which supersedes any provision to the contrary in this Condition or elsewhere in this **coverage part**:

CNA75079XX (10-16)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 48

Effective Date: 12/23/2021

CNA001228

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CNA PARAMOUNT

Blanket Additional Insured - Owners, Lessees or Contractors - with Products-Completed Operations Coverage Endorsement

Primary and Noncontributory Insurance

With respect to other insurance available to the additional insured under which the additional insured is a named insured, this insurance is primary to and will not seek contribution from such other insurance, provided that a **written contract** requires the insurance provided by this policy to be:

1. primary and non-contributing with other insurance available to the additional insured; or
2. primary and to not seek contribution from any other insurance available to the additional insured.

But except as specified above, this insurance will be excess of all other insurance available to the additional insured.

VI. Solely with respect to the insurance granted by this endorsement, the section entitled **COMMERCIAL GENERAL LIABILITY CONDITIONS** is amended as follows:

The Condition entitled **Duties In The Event of Occurrence, Offense, Claim or Suit** is amended with the addition of the following:

Any additional insured pursuant to this endorsement will as soon as practicable:

1. give the Insurer written notice of any **claim**, or any **occurrence** or offense which may result in a **claim**;
2. send the Insurer copies of all legal papers received, and otherwise cooperate with the Insurer in the investigation, defense, or settlement of the **claim**; and
3. make available any other insurance, and tender the defense and indemnity of any **claim** to any other insurer or self-insurer, whose policy or program applies to a loss that the Insurer covers under this **coverage part**. However, if the **written contract** requires this insurance to be primary and non-contributory, this paragraph 3. does not apply to insurance on which the additional insured is a named insured.

The Insurer has no duty to defend or indemnify an additional insured under this endorsement until the Insurer receives written notice of a **claim** from the additional insured.

VII. Solely with respect to the insurance granted by this endorsement, the section entitled **DEFINITIONS** is amended to add the following definition:

Written contract means a written contract or written agreement that requires you to make a person or organization an additional insured on this **coverage part**, provided the contract or agreement:

- A. is currently in effect or becomes effective during the term of this policy; and
- B. was executed prior to:

1. the **bodily injury** or **property damage**; or
 2. the offense that caused the **personal and advertising injury**;
- for which the additional insured seeks coverage.

Any coverage granted by this endorsement shall apply solely to the extent permissible by law.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA75079XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 48

Effective Date: 12/23/2021

CNA001229



CNA PARAMOUNT

Pollution Exclusion Amendatory Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A, Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete paragraph **(2)** of exclusion **f. Pollution**, in its entirety, and replace it with the following:

This insurance does not apply to:

(2) Any loss, cost or expense arising out of any:

- (a)** request, demand, order or statutory or regulatory requirement that any **Insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of, **pollutants**; or
- (b) Claim** by or on behalf of a governmental authority for **damages** because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to or assessing the effects of, **pollutants**.

However, if liability for **damages** because of **property damage** is not excluded by paragraph **(1)** of this exclusion, then neither will paragraph **(2)(a)** above serve to exclude such **damages**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728074403



CNA74843XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 49

Effective Date: 12/23/2021

CNA001230



CNA PARAMOUNT

Primary and Noncontributory - Other Insurance Condition Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

It is understood and agreed that the condition entitled **Other Insurance** is amended to add the following:

Primary And Noncontributory Insurance

Notwithstanding anything to the contrary, this insurance is primary to and will not seek contribution from any other insurance available to an additional insured under this policy provided that:

- a. the additional insured is a named insured under such other insurance; and
- b. the **Named Insured** has agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to the additional insured.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728074404



CNA74987XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 50

Effective Date: 12/23/2021

CNA001231

**CNA PARAMOUNT**

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
DEBARTOLO CONSTRUCTION SERVICES, LLC
FEDEX GROUND PACKAGE SYSTEM, INC.
CHURCH 2415 REALITY LLC

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728074405



CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 51

Effective Date: 12/23/2021

CNA001232



CNA PARAMOUNT

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
THE J360 CONSTRUCTION CO LLC
ALSTON CONSTRUCTION COMPANY, INC
COUNTY OF WARREN BOARD OF CHOSEN FREEHOLDERS

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728074406

CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 52

Effective Date: 12/23/2021

CNA001233



CNA PARAMOUNT

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
ALSTON CONSTRUCTION COMPANY, INC., MEDLINE INDUSTRIES, INC. (OWNER), AND OWNER'S CONSULTANTSS AND CONTRACTORS, AND AGENTS AND EMPLOYEES OF ANY OF THEM.
MCFARLAND AND JOHNSON
DELTA AIRPORT SOLUTIONS

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728074407



CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 53

Effective Date: 12/23/2021

CNA001234



CNA PARAMOUNT

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
US FEDERAL AVIATION ADMINISTRATION
PETILLO, INC.
TOWN OF MORRISTOWN

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728074408



CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 54

Effective Date: 12/23/2021

CNA001235



CNA PARAMOUNT

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
DM AIRPORTS, LTD

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728074409



CNA75008XX (10-16)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 55

Effective Date: 12/23/2021

CNA001236



CNA PARAMOUNT

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
FEDERAL BUSINESS CENTERS

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 56

Effective Date: 12/23/2021

CNA001237

**CNA PARAMOUNT**

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
DICE REAL ESTATE LLC
NATIONAL AMUSEMENTS INC

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA75008XX (10-16)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 57

Effective Date: 12/23/2021

CNA001238



CNA PARAMOUNT

Fungi / Mold / Mildew / Yeast / Microbe Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

It is understood and agreed that the policy is amended as follows:

- I. Under COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions**, is amended to add the following exclusion:

This insurance does not apply to:

- A. bodily injury** arising out of or relating to, in whole or in part, the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or growth or presence of any **fungi** or **microbes** on or within a building or structure, or on or within any contents of a building or structure. This exclusion applies regardless of any other cause or event that contributes concurrently or in any sequence to such injury;
- B. property damage** arising out of or relating to the actual, alleged or threatened contact with, exposure to, existence of, or growth or presence of any **fungi** or **microbes** on or within a building or structure, or on or within any contents of a building or structure; or
- C.** any loss, cost or expense arising out of or relating to the testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating, disposing of, or in any way responding to or assessing the effects of, **fungi** or **microbes**, by any **Insured** or by anyone else. This exclusion applies regardless of any other cause or event that contributes concurrently or in any sequence to such loss, cost or expense.

However, this exclusion does not apply to:

- i. any **fungi** or **microbes** that are, are on, or are contained in, a good or product intended for bodily consumption; or
- ii. **microbes** that were transmitted directly from person to person.

- II. Under COVERAGES, Coverage B – Personal And Advertising Injury Liability**, the paragraph entitled **Exclusions**, is amended to add the following exclusion:

This insurance does not apply to:

- A. personal and advertising injury** arising out of or relating to, in whole or in part, the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or growth or presence of any **fungi** or **microbes** on or within a building or structure, or on or within any contents of a building or structure;
- B.** any loss, cost or expense arising out of or relating to the testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating, disposing of, or in any way responding to or assessing the effects of, **fungi** or **microbes**, by any **Insured** or by anyone else.

This exclusion applies regardless of any other cause or event that contributes concurrently or in any sequence to such injury or damage, loss, cost or expense.

However, this exclusion does not apply to:

- i. any **fungi** or **microbes** that are, are on, or are contained in, a good or product intended for bodily consumption; or
- ii. **microbes** that were transmitted directly from person to person.

- III. As used herein:**

- A. fungi** means any form of fungus, including but not limited to yeast, mold, mildew, rust, smut or mushroom, and including any spores, mycotoxins, odors, or any other substances, products, or byproducts produced by, released by or arising out of the current or past presence of **fungi**.





CNA PARAMOUNT

Fungi / Mold / Mildew / Yeast / Microbe Exclusion Endorsement

B. microbe means any non-fungal microorganism, or non-fungal, colony-form organism, that causes infection or disease. **Microbe** includes any spores, mycotoxins, odors or any other substances, products or byproducts produced by, released by or arising out of the current or past presence of microbes.

IV. The following Condition is added:

Arbitration

For **property damage**, the determination of what portion of a loss is attributable to **fungi** and **microbes**, and what portion is not, shall be made by the Insurer. If the **Named Insured** disagrees with that determination, the **Named Insured** and by the Insurer agree to submit to binding arbitration according to the Commercial Arbitration Rules of the American Arbitration Association, or according to such other rules as the **Named Insured** and the Insurer agree to. If binding arbitration of insurance disputes is not allowed in the state where the **Named Insured** is incorporated (or, if the **Named Insured** is not a corporation, the state where the **Named Insured** is domiciled), then arbitration shall be non-binding, and shall only proceed if both the **Named Insured** and the Insurer agree to enter into it. The arbitration will be held in the county where the **Named Insured** is headquartered, or at such other location as may be jointly agreed to by the **Named Insured** and the Insurer. Each party will bear its own arbitration costs.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

**CNA PARAMOUNT**

**Designated Professional Services
Exclusion Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Description Of Professional Services:
PROFESSIONAL ARCHITECTURAL, ENGINEERING, OR SURVEYING SERVICES, INCLUDING:
A. THE PREPARING, APPROVING, OR FAILING TO PREPARE OR APPROVE MAPS SHOP DRAWINGS
OPINIONS, REPORTS, SURVEYS, FIELD ORDERS CHANGE ORDERS OR DRAWINGS AND
SPECIFICATIONS; AND
B. SUPERVISORY, INSPECTION, ARCHITECTURAL OR ENGINEERING ACTIVITIES.
THE PARTICULAR EXCLUSION ABOVE APPLIES ONLY TO PERSONS OR ORGANIZATIONS GRANTED
INSURED OR ADDITIONAL INSURED STATUS BY ATTACHMENT OF AN ENDORSEMENT TO THIS
COVERAGE PART.
NOTHING IN THIS ENDORSEMENT SHALL BE CONSTRUED TO REPLACE OR AMEND EXCLUSIONARY
LANGUAGE CONTAINED IN ENDORSEMENT CNA74980XX (ENGINEERS ARCHITECTS OR SURVEYORS
PROFESSIONAL LIABILITY EXCLUSION ENDORSEMENT) ATTACHED TO THIS COVERAGE PART,
NOR IN ANY OTHER ENDORSEMENT THAT EXCLUDES PROFESSIONAL ARCHITECTURAL,
ENGINEERING SURVEYING, OR OTHER PROFESSIONAL SERVICES.

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

With respect to any professional services shown in the Schedule, it is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

This insurance does not apply to **bodily injury, property damage or personal and advertising injury** arising out of the rendering of or failure to render any professional service.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74754XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 59

Effective Date: 12/23/2021

CNA001241
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**CNA PARAMOUNT****Employment-Related Practices Exclusion Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

This insurance does not apply to:

Bodily injury or personal and advertising injury to:

- (1) a person arising out of any:
 - (a) refusal to employ that person;
 - (b) termination of that person's employment; or
 - (c) employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or malicious prosecution directed at that person; or
- (2) the **spouse**, child, parent, brother or sister of that person as a consequence of **bodily injury** to that person at whom any of the employment-related practices described in Paragraphs (a), (b), or (c) above is directed.

This exclusion applies:

- (1) whether the injury-causing event described in Paragraphs (a), (b) or (c) above occurs before employment, during employment or after employment of that person;
- (2) whether the **Insured** may be liable as an employer or in any other capacity; and
- (3) to any obligation to share **damages** with or repay someone else who must pay **damages** because of the injury.

However, solely with respect to **Coverage A**, this exclusion does not apply to physical injury a person sustains during a job interview while attempting to demonstrate a physical capability or skill required by the job.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA74761XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 60

Effective Date: 12/23/2021

CNA001242



CNA PARAMOUNT

Testing or Consulting Errors and Omissions Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

Testing or Consulting Errors and Omissions

bodily injury, property damage or personal and advertising injury arising out of:

1. an error, omission, defect or deficiency in:
 - a. any test performed; or
 - b. an evaluation, a consultation or advice given, by or on behalf of any **Insured**;
2. the reporting of or reliance upon any such test, evaluation, consultation or advice; or
3. an error, omission, defect or deficiency in experimental data or the **Insured's** interpretation of that data.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728074415



CNA74775XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 61

Effective Date: 12/23/2021



CNA PARAMOUNT

Construction Wrap-Up Program Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

This insurance does not apply to **bodily injury, property damage** or **personal and advertising injury** arising out of any current or completed operation performed by the **Named Insured** or on the **Named Insured's** behalf which is or was insured under a **consolidated (wrap-up) insurance program**.

This exclusion applies whether or not the **consolidated (wrap-up) insurance program**:

- A. provides coverage identical to that provided by this **Coverage Part**;
- B. has limits adequate to cover all **claims**; or
- C. remains in effect.

Consolidated (wrap-up) insurance program means a construction, erection or demolition project for which the prime contractor/project manager or owner of the project has secured general liability insurance covering some or all of the contractors or subcontractors involved in the project. **Consolidated (wrap-up) insurance program** includes an Owner Controlled Insurance Program (O.C.I.P.) or a Contractor Controlled Insurance Program (C.C.I.P.).

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728074416



CNA74863XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 62

Effective Date: 12/23/2021

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CNA001244



CNA PARAMOUNT

Engineers, Architects or Surveyors Professional Liability Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

This insurance does not apply to **bodily injury, property damage or personal and advertising injury** arising out of the rendering of or failure to render any professional services by the **Named Insured** or any engineer, architect or surveyor who is either employed by the **Named Insured** or performing work on the **Named Insured's** behalf in such capacity.

Professional services include:

- A. the preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; and
- B. supervisory, inspection, architectural or engineering activities.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

30020000760568728074417



CNA74980XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 63

Effective Date: 12/23/2021

CNA001245



CNA PARAMOUNT

**Exclusion - Access or Disclosure of Confidential
or Personal Information and Data-Related Liability -
with Limited Bodily Injury Exception Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed as follows:

- I. Under COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions**, the exclusion entitled **Electronic Data** is deleted in its entirety and replaced with the following:

This insurance does not apply to:

Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability

Damages arising out of:

- (1) any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information; or.
- (2) the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate **electronic data**.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relation expenses or any other loss, cost or expense incurred by the **Named Insured** or others arising out of that which is described in Paragraph (1) or (2) above.

However, unless Paragraph (1) above applies, this exclusion does not apply to **damages** because of **bodily injury**.

As used herein, **electronic data** means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

- II. Under COVERAGES, Coverage B – Personal And Advertising Injury Liability**, the paragraph entitled **Exclusions** is amended to add the following exclusion:

Access Or Disclosure Of Confidential Or Personal Information

This insurance does not apply to **personal and advertising injury** arising out of any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by the **Named Insured** or others arising out of any access to or disclosure of any person's or organization's confidential or personal information.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA75089XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 64

Effective Date: 12/23/2021

CNA001246

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CNA PARAMOUNT

**Waiver of Governmental Immunity - Port Authority
of New York and New Jersey Endorsement**

This endorsement modifies insurance provided under:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The Insurance carrier(s) shall not, without obtaining the express advance written permission from the General Counsel of the Port Authority of New York and New Jersey, raise any defense involving in any way the jurisdiction of the Tribunal over the person of the Port Authority, the immunity of the Port Authority, its commissioners, officers, agents or employees, the governmental nature of the Port Authority, or the provisions of any statutes respecting suits against the Port Authority.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA75105XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 65

Effective Date: 12/23/2021

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CNA001247



CNA PARAMOUNT

**Amendment - Infringement of Copyright, Patent,
Trademark Trade Secret or Other Intellectual
Property Rights or Laws Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that:

- I. Under **COVERAGES, Coverage B – Personal and Advertising Injury Liability**, the **Exclusion** entitled **Infringement of Copyright, Patent, Trademark or Trade Secret** is deleted and replaced as follows:

Infringement or Violation of Intellectual Property Rights or Laws

Personal and advertising injury arising out of infringement or violation of the following rights or laws:

- (a) patent;
- (b) trade secret or other confidential or proprietary non-personal information;
- (c) trademark, certification mark, service mark, collective mark, trade name, or other designation of origin or authenticity;
- (d) copyright; or
- (e) any other intellectual property right or legally protected expression, including but not limited to another's idea, slogan, trade dress, style of doing business, or unauthorized use of another's name or image, or any other intellectual property law, including but not limited to piracy, unfair competition or other similar practices.

This exclusion applies to the entirety of all allegations in any **claim** if the **claim** alleges the infringement or violation of any intellectual property right or law identified above, even if this insurance would otherwise apply to other allegations in the **claim**. However, this exclusion does not apply if the **claim's** only allegation is copyright or slogan infringement in **Named Insured's advertisement**.

- II. Under **DEFINITIONS**, the definition of **personal or advertising injury** is amended to delete its subparagraph **g.**, and replace it with the following:

- g.** Infringing upon another's copyright or slogan in **Named Insured's advertisement**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA75116XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 66

Effective Date: 12/23/2021

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CNA PARAMOUNT

Professional Services

Employee Benefits Liability Coverage Part Declarations

		Policy Number: 6056872807
1. Named Insured and mailing address	Name: SESI CONSULTING ENGINEERS Address: 12A MAPLE AVE PINE BROOK, NJ 07058-9837	
2. Type of Organization	Corporation	
3. Limits of Insurance, Deductible	Each Employee Limit _____ Employee Benefits Liability – all claims in the aggregate limit _____ Deductible – Each Employee _____	
4. Premium, Surcharges Taxes and Fees at Issuance	Total Premium for this Coverage Part _____ New Jersey PLIGA Surcharge _____ Total Premium, Surcharges Taxes and Fees for this Coverage Part _____	
	Your Premium includes the following amount for Certified Acts of Terrorism _____	
5. Audit Period:	Annual	



**CNA PARAMOUNT**

Additional Declarations – Employee Benefits Liability Schedule of Locations and Coverages

Policy Number: 6056872807

Location Level
Location Number
1
Location Address:

12A MAPLE AVE

PINE BROOK, NJ 07058

Coverage/Hazard Description	Exposure	Premium Basis	Rate	Estimated Premium
Employee Benefits Liability	1	Each Employee	Incl	
Location Sub-Total				





CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

I. COVERAGE

The Insurer will pay those sums up to the applicable limit of insurance that the **Insured** becomes legally obligated to pay as **damages** as a result of a covered **claim** for an act, error or omission negligently committed in the **administration** of the **Named Insured's employee benefit program** provided that such act, error or omission:

- A. takes place in the **coverage territory**;
- B. was committed during the **policy period**; and
- C. prior to the effective date of the **policy period**:
 - 1. no **authorized insured** knew or should have known of a **claim** or **circumstance**;
 - 2. no **Insured** had given notice to a prior insurer of any **related claim**.

The Insurer will pay all **defense costs** in connection with a covered **claim**. Such **defense costs** are in addition to the limits of insurance.

II. DUTY TO DEFEND

The Insurer has the right and duty to defend in the **Insured's** name and on the **Insured's** behalf any covered **suit** even if any of the allegations of such **suit** are groundless, false or fraudulent. The Insurer shall have the right to appoint counsel and to make such investigation and settlement of a **claim** as is deemed necessary by the Insurer. If a **claim** is subject to an arbitration proceeding or mediation proceeding, the Insurer shall be entitled to exercise all of the **Insured's** rights in the choice of arbitrators or mediators and in the conduct of an arbitration proceeding or mediation proceeding involving such **claim**.

The Insurer is not obligated to investigate, defend, pay or settle, or continue to investigate, defend, pay or settle a **claim** after the applicable limit of the Insurer's liability has been exhausted by payment of **damages**.

III. EXCLUSIONS

This insurance does not apply to:

- A. **Bodily Injury, Property Damage, or Personal and Advertising Injury**
any **bodily injury, property damage or personal and advertising injury**.
- B. **Dishonest, Fraudulent, Criminal or Malicious Act Damages**
any intentional, dishonest, fraudulent, criminal or malicious act, error or omission, committed by any **insured**, including the willful or reckless violation of any statute.
- C. **Employment-Related Practices**
any wrongful termination of employment, discrimination, or other employment-related practices.
- D. **ERISA/Internal Revenue Code**
any act, error or omission in the **Insured's** capacity as a fiduciary under:
 - 1. the Employee Retirement Income Security Act of 1974, as now or hereafter amended, or by any similar federal, state or local laws; or
 - 2. the Internal Revenue Code of 1986 as now or hereafter amended.
- E. **Failure to Perform a Contract**
any **failure** of performance of contract by any insurer.
- F. **Inadequacy of Performance of Investment/Advice Given with Respect to Participation**
any:
 - 1. failure of any investment to perform;





CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

2. errors in providing information on past performance of investment vehicles; or
3. advice given to any person with respect to that person's decision to participate or not to participate in any plan included in the **employee benefit program**.

G. Insufficiency of Funds

any insufficiency of funds to meet any obligations under any plan included in the **employee benefit program**.

H. Workers' Compensation and Similar Laws

any failure to comply with the mandatory provisions of any workers' compensation, unemployment compensation insurance, social security or disability benefits law or any similar law.

IV. LIMITS OF INSURANCE AND DEDUCTIBLE

A. Limits of Insurance

1. Related Claims

All **related claims**, whenever made, shall be considered a single **claim** first made during the **policy period** in which the earliest **claim** was first made.

2. Limit of insurance – each employee

Subject to paragraph 2. below, the Insurer's limit of insurance for **damages** for all covered **claims** made by or behalf of any one **employee** including such **employee's** dependents or beneficiaries, shall not exceed the amount stated in the **Coverage Part** Declarations as "Employee Benefits Liability - each **employee**".

3. Limit of insurance - all claims in the aggregate

The Insurer's limit of insurance for **damages** for all covered **claims** shall not exceed the amount stated in the **Coverage Part** Declarations as "Employee Benefits Liability – all **claims** in the aggregate", regardless of the number of **employees**.

4. Multiple insureds, claims, and claimants

The limits of insurance shown in the **Coverage Part** Declarations and subject to the provisions of this policy, is the most the Insurer will pay as **damages** regardless of the number of **Insureds, claims** made or reported, persons or entities making **claims**, acts, errors or omission which result in **damages** or **defense costs; employee benefit plans**.

B. Deductible

1. The Insurer's obligation to pay **damages** on behalf of the **Insured** applies only to the amount of **damages** in excess of the deductible amount stated on the **Coverage Part** Declarations as applicable to each **employee** including such **employee's** dependents or beneficiaries. The limits of insurance shall not be reduced by the amount of this deductible.
2. The deductible amount stated on the **Coverage Part** Declarations applies to all **damages** sustained by any one **employee** including such **employee's** dependents and beneficiaries, because of all acts, errors or omissions to which this insurance applies.
3. The Insurer may pay any part or all of the deductible amount to effect settlement of any **claim** and, upon notification of the action taken, the **Insured** shall promptly reimburse the Insurer for such part of the deductible amount as the Insurer has paid.

The Limits of Insurance of this **coverage part** apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the **policy period** shown in the Policy Declarations, unless the **policy period** is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.



CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

V. CONDITIONS

Assistance and Cooperation

If there is a **claim** the **Insured** must:

- A. forward to the Insurer or its designee, copies of the papers and documents, if any, which inform the **Insured** of a **claim**, including all notices, summonses or other processes regarding legal proceedings;
- B. fully cooperate with the Insurer or its designee in all investigations, the making of settlements, the conduct of **suits** or other proceedings, enforcing any right of contribution or indemnity against another who may be liable to the **Insured** because of the **claim**. The **Insured** shall attend hearings and trials, assist in securing and giving evidence, and obtaining the attendance of witnesses.

Concealment, Misrepresentation and Fraud

No concealment, misrepresentation or fraud shall avoid or defeat recovery under this **coverage part** unless such concealment, misrepresentation or fraud was material. Concealment, misrepresentation or fraud in the procurement of this **coverage part** which if known by the Insurer would have led to refusal by the Insurer to make this contract or provide coverage, or to make this contract or provide coverage on different terms or conditions, will be deemed material.

Estates, Legal Representatives and Spouses

The estates, heirs, legal representatives and **spouse** of any natural person **Insured** shall also be insured under this **coverage part**; provided, however, coverage is afforded to such estates, heirs, legal representatives, and **spouse** only for **claims** arising solely out of their capacity or status as such and, in the case of a **spouse**, where such **claim** seeks **damages** from marital community property, jointly held property or property transferred from such natural person **Insured** to such **spouse**. No coverage is provided for any act, error or omission of an estate, heir, legal representative, or **spouse** outside the scope of such person's capacity or status as such.

Notice of Claims and Circumstances**A. Notice of Circumstances**

The **Insured** must see to it that the Insurer is notified promptly of any **circumstance**. To the extent possible, notice should include:

- 1. how, when and where the act, error or omission took place;
- 2. the names and addresses of any injured persons or organizations and witnesses; and
- 3. the nature and location of any injury or damage arising out of the **occurrence** or offense.

B. Notice of Claims

If a **claim** is made against any **Insured**, the **Insured** must:

- 1. immediately record the specifics of the **claim** and the date received; and
- 2. notify the Insurer in writing as soon as possible.

C. The Insured must:

- 1. immediately send the Insurer copies of any demands, notices, summonses or legal papers received in connection with the **claim**;
- 2. authorize the Insurer to obtain records and other information.

- D. no **Insureds** will, except at their own cost, voluntarily make a payment, assume any obligation, or incur any expense without the Insurer's consent.

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CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

Other Insurance

If other valid and collectible insurance is available to the **Insured** for loss insured under this **coverage part**, the Insurer's obligations are limited as follows:

A. Primary Insurance

This insurance is primary. The Insurer's obligations are not affected unless any of the other insurance is also primary. Then, the Insurer will share with all that other insurance by the method described in Paragraph **b.** below.

B. Method of Sharing

If all of the other insurance permits contribution by equal shares, the Insurer will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, the Insurer will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

Premium Audit

- A. The Insurer will compute all premiums for this **coverage part** in accordance with the Insurer rules and rates.
- B. Premium shown in this **coverage part** as advance premium is a deposit premium only. At the close of each audit period the Insurer will compute the earned premium for that period and send notice to the **First Named Insured**. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the policy term is greater than the earned premium, the Insurer will return the excess to the **First Named Insured**.
- C. The **First Named Insured** must keep records of the information the Insurer need for premium computation, and send the Insurer copies at such times as the Insurer may request.

Separation of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this policy to the **First Named Insured**, this insurance applies:

- A. as if each **Named Insured** were the only **Named Insured**; and
- B. separately to each **Insured** against whom a **claim** is made.

Transfer of Rights of Recovery

If any **Insured** for whom payment is made by the Insurer under this policy has rights to recover amounts from another, those rights are transferred to the Insurer to the extent of its payment. The **Insured** must do everything necessary after loss to secure the Insurer's rights and must do nothing to prejudice such rights.

VI. DEFINITIONS

Administration means:

- A. providing information to **employees**, including their dependents and beneficiaries, with respect to eligibility for or scope of **employee benefit programs**;
- B. handling records in connection with the **employee benefit program**; or
- C. effecting, continuing or terminating any **employee's** participation in any benefit included in the **employee benefit program**.

However, **administration** does not include handling payroll deductions.



CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

Advertisement means a notice that is broadcast or published to the general public or specific market segments about the **Named Insured's** goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:

- A. notices that are published include material placed on the Internet or on similar electronic means of communication; and
- B. regarding web-sites, only that part of a web-site that is about the **Named Insured's** goods, products or services for the purposes of attracting customers or supporters is considered an **advertisement**.

Authorized Insured means any **executive officer**, member of the **Named Insured's** human resources, risk management or in-house general counsel's office, or any **employee** authorized by the **Named Insured** to give or receive notice of a **claim**.

Bodily injury means physical injury, sickness or disease sustained by a person, including death, humiliation, shock, mental anguish or mental injury by that person at any time which results as a consequence of the bodily injury, sickness or disease.

Cafeteria plans means plans authorized by applicable law to allow **employees** to elect to pay for certain benefits with pre-tax dollars.

Claim means:

- A. **suit**; or
- B. a written or oral demand for **damages**

alleging negligent acts, errors or omissions committed in the **administration** of the **Named Insured's employee benefit plans**.

Circumstance means an act, error or omission reported during the **policy period** from which an **executive officer** reasonably expects that a **claim** could be made.

Coverage part means only those **coverage parts** designated as included in the **Schedule of Forms and Endorsements**.

Coverage territory means:

- A. the United States of America (including its territories and possessions), Puerto Rico and Canada;
- B. international waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in Paragraph **A.** above.

Damages means the amount an **Insured** is legally obligated to pay, either through:

- A. final adjudication of a covered **claim**; or
- B. through compromise or settlement of a covered **claim** with the Insurer's written consent or direction.

In addition, **damages** includes the above mentioned sums only after deducting all other recoveries and salvages.

However, **damages** does not include with respect to any **claim**;

1. restitution, return or disgorgement of fees, costs and expenses paid or incurred or charged by an **Insured**, no matter whether claimed as restitution of specific funds, forfeiture, financial loss, set-off or otherwise, and injuries that are a consequence of any of the foregoing;
2. civil or criminal fines, sanctions, penalties forfeitures, or taxes whether pursuant to statute, regulation or court rule, including those imposed under the Internal Revenue Code;
3. the multiplied portion of multiplied awards imposed pursuant to any statute or regulation requiring such awards;
4. injunctive or declaratory relief;



CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

5. any amount that is not insurable under any applicable law; or
6. plaintiff's attorney fees associated with any of the above;
7. any amounts for benefits to the extent that such benefits are available, with reasonable effort and cooperation of the **Insured**, from the applicable funds accrued or other collectible insurance; or
8. any amounts that exceed the limits and restrictions that apply to the payment of benefits in any plan included in the **employee benefit program**.

Defense costs mean:

- A. reasonable and necessary fees, costs, and expenses incurred by the **Insurer** or consented to by the **Insurer** and incurred by the **Named Insured** in the defense or appeal of a covered **suit** or in the investigation of any covered **claim**, and includes premium for appeal bonds arising out of a covered judgment, attachment bonds or similar bonds, but only for bond amounts up to the applicable limit of insurance.
- B. prejudgment interest awarded against an **Insured** on that part of a judgment covered by this **coverage part**. If the Insurer makes an offer to pay the applicable limit of insurance, the Insurer will not pay any prejudgment interest based on that period of time after the offer.
- C. post judgment interest which accrues after entry of judgment, but before the Insurer has paid or offered to pay, or deposited in court that part of the judgment which is within the applicable limit of insurance of this **coverage part**. The amount of interest the Insurer pays will be in direct proportion to the amount of **damages** the Insurer pays in relation to the total amount of the judgment.
- D. all reasonable expenses incurred by a natural person **Insured** at the Insurer's request to assist the Insurer in the investigation or defense of the **claim**. This includes such **Insured's** actual loss of earnings up to \$1000.00 per day, because of time off from work;
- E. all court costs taxed against the **Insured** in the **suit**. However, these payments do not include attorneys' fees or attorneys' expenses taxed against the **Insured**.

Payment of **defense costs** will not reduce the limit of insurance.

Employee means a person actively employed, formerly employed, on leave of absence or disabled, or retired. **Employee** includes a **leased worker**. **Employee** does not include a **temporary worker**.

Employee benefit program means a program providing some or all of the following benefits to the **employees** whether provided through a **cafeteria plan** or otherwise:

- A. group life insurance, group accident or health insurance, dental, vision and hearing plans, and flexible spending accounts, provided that no one other than an **employee** may subscribe to such benefits and such benefits are made generally available to those **employees** who satisfy the plan's eligibility requirements;
- B. profit sharing plans, **employee** savings plans, **employee** stock ownership plans, pension plans and stock subscription plans, provided that no one other than an **employee** may subscribe to such benefits and such benefits are made generally available to all **employees** who are eligible under the plan for such benefits;
- C. unemployment insurance, social security benefits, workers' compensation and disability benefits; or
- D. vacation plans, including buy and sell programs; leave of absence programs, including military, maternity, family, and civil leave; tuition assistance plans; transportation and health club subsidies.

Executive Officer means any natural person holding any of the following positions created by the **Named Insured's** charter, constitution, bylaws or any other similar governing document:

- A. director, officer, trustee or governor of a corporation;
- B. management committee member of a joint venture;
- C. partner of a partnership;



CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

D. manager of a limited liability company;

E. trustee of a trust.

An **executive officer** is not an **employee**.

First Named Insured means the person or organization first listed as a **Named Insured** in the Declarations.

Insured means any **Named Insured** and

A. any natural person who was, is or becomes:

1. the **Named Insured's executive officers**, but only for the **administration** of the **Named Insured's employee benefit program**; or
2. the **Named Insured's** stockholders, but only with respect to their liability as stockholders.
3. the **Named Insured's employees** authorized to administer its **employee benefit program**; or
4. any natural person (including any **employee**), or any organization having proper temporary authorization to administer the **Named Insured's employee benefit program**, but only until an authorized legal representative is appointed on behalf of the **Named Insured**.

B. any organization the **Named Insured** newly acquires or forms, other than a partnership or joint venture, and over which the **Named Insured** maintains ownership or majority interest, if there is no other similar insurance available to that organization. However:

1. coverage under this provision is afforded only until the 90th day after the **Named Insured** acquires or forms the organization or the end of the **policy period**, whichever is earlier; and
2. coverage does not apply to acts, errors or omissions that occurred before the **Named Insured** acquired or formed the organization.

No person or organization is an **insured** with respect to the conduct of any current or past partnership or joint venture that is not shown as a **Named Insured** in the Declarations.

In addition to the above, the estates, heirs, legal representatives or **spouses** of any of the **Named Insured's executive officers** or **employees** qualifying as an **Insured** are also insured pursuant to the condition entitled **Estates, Legal Representatives And Spouses**.

Leased worker means a natural person leased to the **Named Insured** by a labor leasing firm under an agreement between the **Named Insured** and the labor leasing firm, to perform duties related to the conduct of the **Named Insured's** business. **Leased worker** does not include a **temporary worker**.

Named Insured means the person or organization shown in the Declarations, and any other person or organization qualifying as a **Named Insured** under this **coverage part**.

Occurrence means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

Personal and advertising injury means injury, including consequential **bodily injury**, arising out of one or more of the following offenses:

- A. false arrest, detention or imprisonment;
- B. malicious prosecution;
- C. wrongful eviction from, wrongful entry into, or the invasion of the right of private occupancy of a room, dwelling or premises that a natural person occupies committed by or on behalf of its owner, landlord or lessor;
- D. oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
- E. oral or written publication, in any manner, of material that violates a natural person's right of privacy;





CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

- F. the use of another's advertising idea in the **Named Insured's advertisement**; or
- G. infringing upon another's copyright or slogan in the **Named Insured's advertisement**.

Policy period means the period of time from the effective date and time of this Policy to the date and time of termination as shown in the Policy **Declarations**, or its earlier cancellation date.

Property damage means physical injury to:

- A. tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- B. loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the **occurrence** that caused it.

Related claims means all **claims** arising out of a single act, error or omission or arising out of **related acts, errors or omissions** negligently committed in the **administration** of the **Insured Entity's employee benefits program**.

Spouse means any husband or wife or any person qualifying as a domestic partner under any federal, state or local laws or under the **Named Insured's** employee benefit plans or **employee benefits program**.

Suit means a civil proceeding in which **damages** to which this insurance applies are alleged. **Suit** includes:

- A. an arbitration proceeding in which such **damages** are claimed and to which the **Insured** must submit or does submit with the Insurer's consent; or
- B. any other alternative dispute resolution proceeding in which such **damages** are claimed and to which the **Insured** submits with the Insurer's consent.

Temporary worker means a worker who is furnished to the **Named Insured** to substitute for a permanent **employee** on leave or to meet seasonal or short-term workload conditions.

Volunteer worker means a natural person who is not the **Named Insured's employee**, and who donates his or her work and acts at the direction of and within the scope of duties determined by the **Named Insured**, and is not paid a fee, salary or other compensation by the **Named Insured** or anyone else for their work performed for the **Named Insured**.



CNA PARAMOUNT

**Employee Benefits Liability- Amended
Definition of Executive Officer Endorsement**

This endorsement modifies insurance provided under the following:

EMPLOYEE BENEFITS LIABILITY COVERAGE PART

It is understood and agreed that under **DEFINITIONS**, the definition of **Executive Officer** is deleted and replaced by the following:

Executive Officer means any natural person holding any of the following positions created by the **Named Insured's** charter, constitution, bylaws or any other similar governing document:

- A.** director, officer, trustee or governor of a corporation.
- B.** management committee member of a joint venture;
- C.** partner of a partnership;
- D.** manager of a limited liability company; or
- E.** trustee of a trust.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 67

Effective Date: 12/23/2021

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**CNA PARAMOUNT**

Amendment to Policy Declarations – Named Insured Endorsement

It is understood and agreed as follows:

The **Policy Declarations** is amended as follows:

A. Addition of Named Insureds:

The following are added as **Named Insureds**:

Name and Address of Named Insured
SESI CONSULTING ENGINEERS
SESI CONSULTING ENGINEERS D. P. C.
SOILS ENGINEERING SERVICES, INC T/A SESI CONSULTING ENGINEERS
SOILS ENGINEERING SERVICES, INC
12A MAPLE AVE
PINE BROOK, NJ 07058-9837

B. Deletion of Named Insured:

The following are deleted as **Named Insureds**:

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ECONOMIC AND TRADE SANCTIONS CONDITION

The following condition is added to the COMMON POLICY CONDITIONS:

ECONOMIC AND TRADE SANCTIONS CONDITION

In accordance with laws and regulations of the United States concerning economic and trade embargoes, this policy is void *ab initio* (void from its inception) with respect to any term or condition of this policy that violates any laws or regulations of the United States concerning economic and trade embargoes including, but not limited to the following:

1. Any insured, or any person or entity claiming the benefits of an insured, who is or becomes a Specially Designated National or Blocked Person or who is otherwise subject to U.S. economic or trade sanctions;
2. Any claim or "suit" that is brought in a Sanctioned Country or by a Sanctioned Country Government, where any action in connection with such claim or suit is prohibited by U.S. economic or trade sanctions;
3. Any claim or "suit" that is brought by any Specially Designated National or Blocked Person or any person

or entity who is otherwise subject to U.S. economic or trade sanctions;

4. Property that is located in a Sanctioned Country or that is owned by, rented to or in the care, custody or control of a Sanctioned Country Government, where any activities related to such property are prohibited by U.S. economic or trade sanctions; or
5. Property that is owned by, rented to or in the care, custody or control of a Specially Designated National or Blocked Person, or any person or entity who is otherwise subject to U.S. economic or trade sanctions.

As used in this endorsement a Specially Designated National or Blocked Person is any person or entity that is on the list of Specially Designated Nationals and Blocked Persons issued by the U.S. Treasury Department's Office of Foreign Asset Control (O.F.A.C.) as it may be from time to time amended.

As used in this endorsement a Sanctioned Country is any country that is the subject of trade or economic embargoes imposed by the laws or regulations of the United States of America.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NEW JERSEY CHANGES

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
STANDARD PROPERTY POLICY

A. The following exclusion and related provisions are added:

1. We will not pay for loss or damage arising out of any act committed:
 - a. By or at the direction of any insured; and
 - b. With the intent to cause a loss.
2. However, this exclusion will not apply to deny payment to a co-insured who did not cooperate in or contribute to the creation of the loss if the loss arose out of domestic violence.
3. If we pay a claim pursuant to Paragraph **A.2.**, our payment to the insured is limited to that insured's insurable interest in the property. In no event will we pay more than the Limit of Insurance.

To the extent that the Concealment, Misrepresentation Or Fraud Condition conflicts with the provisions of Paragraph **A.2.** above, the provisions of **A.2.** will apply.

B. The following is added to the **Transfer Of Rights Of Recovery Against Others To Us** Condition:

If we pay a co-insured for loss arising out of an act of domestic violence by another insured, the rights of the co-insured, who did not cooperate in or contribute to the creation of the loss, to recover damages from the perpetrator of domestic violence are transferred to us to the extent of our payment. Following the loss, the co-insured who did not cooperate in or contribute to the loss may not waive such rights to recover against the perpetrator of domestic violence.

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CNA PARAMOUNT

Broad Named Insured Endorsement

This endorsement modifies insurance provided under the following:

EMPLOYEE BENEFITS LIABILITY COVERAGE PART
STOP GAP LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART

It is understood and agreed as follows:

- I. The **WHO IS AN INSURED** Section is amended to delete its Paragraph 3. in its entirety and replace it with the following:
 3. Pursuant to the limitations described in Paragraph IV. below, any organization in which a **Named Insured** has **management control**:
 - a. on the effective date of this **Coverage Part**; or
 - b. by reason of a **Named Insured** creating or acquiring the organization during the **policy period**,
qualifies as a **Named Insured**, provided that there is there is no other similar liability insurance, whether primary, contributory, excess, contingent or otherwise, which provides coverage to such organization, or which would have provided coverage but for the exhaustion of its limit, and without regard to whether its coverage is broader or narrower than that provided by this insurance.

However, this **BROAD NAMED INSURED** provision does not apply to:

 - (a) any partnership, limited liability company or joint venture; or
 - (b) any organization for which coverage is excluded by another endorsement attached to this **Coverage Part**.
- II. Solely with respect to organizations which qualify as **Named Insureds** by virtue of this Endorsement, this insurance does not apply to:
 - a. **bodily injury** or **property damage** that first occurred prior to the date of **management control**, or that first occurs after **management control** ceases; nor
 - b. **personal or advertising injury** caused by an offense that first occurred prior to the date of **management control** or that first occurs after **management control** ceases.
- III. The insurance provided by this **Coverage Part** applies to **Named Insureds** when trading under their own names or under such other trading names or doing-business-as names as any **Named Insured** should choose to employ.
- IV. For the purposes of this endorsement, a new definition is added as follows:

Management control means:

 - A. owning interests representing more than 50% of the voting, appointment or designation power for the selection of a majority of: the Board of Directors of a corporation; or
 - B. having the right, pursuant to a written trust agreement, to protect, control the use of, encumber or transfer or sell property held by a trust.
- V. If the **coverage part** to which this endorsement applies is part of a package policy that also contains a Commercial General Liability Coverage Part (CGL) that has been endorsed:
 - A. with a Broad Named Insured provision, then the CGL's Broad Named Insured provision's terms hereby replace this endorsement's terms, including any terms applicable to management control, limited liability companies or joint ventures; or
 - B. to exclude from coverage an organization that otherwise would qualify as a Named Insured under this (Broad Named Insured) endorsement, then such an organization is also excluded from the coverage provided by this **coverage part**.

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CNA75108XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 69

Effective Date: 12/23/2021

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CNA001263



CNA PARAMOUNT

Broad Named Insured Endorsement

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT
Bridge Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART

It is understood and agreed as follows:

- I. The **Common Terms and Conditions** are amended to delete the sections entitled "Bankruptcy" and "No Suit Against Insurer" as the conditions section of the **Coverage Part** has more specific conditions of its own.
- II. The conditions section is amended to delete the condition entitled **When We Do Not Renew**. Please refer instead to Condition **III. CANCELLATION/NONRENEWAL** of the **Common Terms and Conditions**.
- III. The **DEFINITIONS** section is amended to add the following new definitions:

Claim means:

- A. a **suit**; or
- B. a written or oral demand for **damages** alleging injury to which this insurance applies.

Coverage part means only those coverage parts designated as included in the **Schedule of Forms and Endorsements**.

Damages means the amount an **Insured** is legally obligated to pay, either through:

- A. final adjudication of a covered **claim**; or
- B. through compromise or settlement of a covered **claim** with the Insurer's written consent or direction.

Defense costs means those amounts set forth under the **SUPPLEMENTARY PAYMENTS** section of any applicable coverage part.

First Named Insured means the person or organization first listed as a **Named Insured** in the Declarations.

Insured means those persons or organizations as set forth in the section entitled **Who is an Insured**.

Named Insured means the persons or organizations named as such in the Declarations and any other person or organization qualifying as a named insured under this policy.

Policy period means the period of time from the effective date and time of this Policy to the date and time of termination as shown in the Policy Declarations, or its earlier cancellation date.

Spouse means any husband or wife or any person qualifying as a domestic partner under any applicable federal, state or local laws or under the **Named Insured's** employee benefit plans.

- IV. Where the phrase "claim or **suit**" appears, it is deleted and replaced with the defined term **claim**.
- V. Any reference to "the Insurer" in this Policy refers to the company providing this insurance.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY
Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807
Endorsement No: 70
Effective Date: 12/23/2021

**CNA PARAMOUNT****Cancellation / Non-Renewal – New Jersey**

Wherever used in this endorsement: 1) Insurer means "we", "us", "our" or the "Company" as those terms may be defined in the policy; and 2) Named Insured means the first person or entity named on the declarations page; and 3) "Insureds" means all persons or entities afforded coverage under the policy.

Any cancellation, non-renewal or termination provisions in the policy are deleted in their entirety and replaced with the following:

CANCELLATION AND NON-RENEWAL**A. CANCELLATION**

1. The first Named Insured may cancel the policy at any time. To do so, the Named Insured must return the policy to the Insurer or any of its authorized representatives, indicating the effective date of cancellation; or provide a written notice to the Insurer, stating when the cancellation is to be effective.
2. The Insurer may cancel the policy at any time and for any reason within the first sixty (60) days. The Insurer will mail or deliver written notice of cancellation at least ten (10) days prior to the effective of such cancellation if cancellation is for nonpayment or existence of a moral hazard as defined by NJAC 11:1-20.2(f) and thirty (30) days if for any other reason.
3. If the policy has been in effect for sixty (60) days or more, it may be canceled only for one of the following reasons:
 - a. May be canceled for any underwriting reason set forth in our underwriting guidelines which were in effect at the policy inception. The underwriting guidelines must not be arbitrary, capricious or unfairly discriminatory.
 - b. The following text sets forth certain approved reasons for midterm cancellations as approved guidelines. While an Insurer may issue other guidelines, it appears that an Insurer should limit its guidelines for midterm cancellation to those the Department has approved to avoid the possibility that the Department might rescind a cancellation.
 - c. All underwriting reasons or guidelines utilized by the Insurer to cancel or non-renew the policy will be maintained by Insurer in writing and will be available to the Named insured or the Named Insured's lawful representatives upon written request.
 - d. Only those guidelines which are in effect at the inception of the original policy or any renewal thereof, as applicable, may be utilized to cancel during the policy period.
 - e. The following guidelines are approved for use:
 - (1) Non-payment of premium;
 - (2) Moral hazard, which is defined as:
 - (a) The risk, danger or probability that the insured will destroy, or permit to be destroyed, the insured property for the purpose of collecting the insurance proceeds. Any change in the circumstances of an insured that will increase the probability of such a destruction may be considered a "moral hazard;" and
 - (b) The substantial risk, danger or probability that the character, circumstances or personal habits of the insured may increase the possibility of loss or liability which we will be held responsible. Any change in the character or

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CNA62814NJ (9-12)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 71

Effective Date: 12/23/2021

**CNA PARAMOUNT****Cancellation / Non-Renewal – New Jersey**

circumstances of an individual, corporate, partnership or other insured that will increase probability of such a loss or liability may be considered a "moral hazard."

- (3) Material misrepresentation or non-disclosure of material fact.
- (4) Increased hazard or material change in the risk by the parties at inception of coverage.
- (5) Substantial breaches of policy provisions that materially affect the nature and/or insurability of the risk.
- (6) Lack of cooperation on loss control matters which materially affect insurability.
- (7) Fraudulent acts which materially affects the risk.
- (8) Loss of or reduction in available insurance capacity. This is an acceptable reason for cancellation only if the following exists:
 - (i) an insurance department has declared insured to be financially impaired.
 - (ii) substantial reductions in reinsurance or other changes which prohibit us from providing coverage at the same limits and terms as the existing policy; or
 - (iii) an insurance department has issued an order indicating impaired financial condition of the reinsurer which may adversely affect the reinsurer's ability to meet its obligations.
- (9) Failure of the Insured to comply with any federal, state or local fire, health, safety, building or construction regulation, law or ordinance which substantially increases any hazard insured against. The Insured has sixty (60) days to correct.
- (10) Failure by the Insured to provide reasonable and necessary underwriting information to us upon written request and a reasonable time to respond.
- (11) Agency termination, provided:
 - (i) It is documented that replacement coverage at comparable rates and terms has been provided to the Insured, and the Insured has been informed, in writing of his or her right to continue coverage; or
 - (ii) the Insured has agreed in writing to the cancellation based upon the termination of the agent.

The Insurer will mail notice of cancellation to the Named Insured not more than one hundred and twenty (120) days nor less than sixty (60) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, notice of cancellation will be mailed at least ten (10) days prior to the effective date of such cancellation.

- 4. All notices of cancellation will state the reason for cancellation.
- 5. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
- 6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. PREMIUM REFUND

If this policy is cancelled, the Insurer will send the Named Insured any premium refund due. If the Insurer cancels the refund will be pro rata. If the Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if the Insurer has not made or offered a refund.

CNA62814NJ (9-12)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 71

Effective Date: 12/23/2021



CNA PARAMOUNT

Cancellation / Non-Renewal – New Jersey

C. NON-RENEWAL

1. The Insurer can non-renew the policy by mailing or delivering written notice to the Named Insured, at the last mailing address known to the Insurer, not more than one hundred and twenty (120) days nor less than sixty (60) days prior to the effective date of non-renewal. The notice will be sent by certified mail or by first class mail, if a date stamped proof of mailing has been obtained from the post office.
2. Like notice of non-renewal will state the actual reason for non-renewal.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 71

Effective Date: 12/23/2021

**CNA PARAMOUNT****Amendatory Endorsement – New Jersey**

It is understood and agreed as follows:

- I. The **CONCEALMENT, MISREPRESENTATION AND FRAUD** condition of the **First Party Terms and Conditions** is deleted and replaced with the following:

CONCEALMENT, MISREPRESENTATION AND FRAUD

This entire policy shall be canceled if, whether before or after a loss, the **Named Insured** or designated representatives:

- A. has concealed or misrepresented any material fact or circumstance concerning:
 - 1. this insurance or the subject thereof;
 - 2. the interest of the **Named Insured** therein; or
 - 3. any claim; or
- B. has falsely sworn to any such material fact or circumstance.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 72

Effective Date: 12/23/2021

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	CHURCH 2415 REALITY, LLC
Address:	100 RING ROAD WEST, SUITE 101 GARDEN CITY NY 11050

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 73

Effective Date: 12/23/2021

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	DEBARTOLO CONSTRUCTION SERVICES, LLC
Address:	4401 WEST KENNEDY BOULEVARD - 3RD FLOOR TAMPA FL 33609

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 74

Effective Date: 12/23/2021

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	FEDEX GROUND PACKAGE SYSTEM, INC.
Address:	1000 FEDEX DRIVE MOON TOWNSHIP PA 15108

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 75

Effective Date: 12/23/2021

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	THE J360 CONSTRUCTION CO LLC
Address:	290 MADISON AVENUE, 4TH FLOOR NEW YORK NY 10017

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 76

Effective Date: 12/23/2021

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	ALSTON CONSTRUCTION COMPANY, INC
Address:	C/O MY COI 1075 BROAD RIPPLE AVE, SUITE 313 INDIANAPOLIS IN 46220

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 77

Effective Date: 12/23/2021

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CNA001274

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	COUNTY OF WARREN BOARD OF CHOSEN FREEHOLDERS
Address:	165 COUNTY ROUTE #519 SOUTH BELVIDERE NJ 07823

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 78

Effective Date: 12/23/2021

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	HAMPSHIRE VENTURE PARTNERS, LLC
Address:	22 MAPLE AVENUE MORRISTOWN NJ 07960

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 79

Effective Date: 12/23/2021

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CNA001276

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	MORRIS DOREMUS AVENUE ASSOCIATES URBAN RENEWAL, LLC
Address:	350 VETERANS BLVD. RUTHERFORD NJ 07070

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 80

Effective Date: 12/23/2021

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CNA001277

30020000760568728074443



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	MONTANA CONSTRUCTION CORP., INC.
Address:	80 CONTANT AVENUE LODI NJ 07644

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 81

Effective Date: 12/23/2021

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CNA001278

30020000760568728074444



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	HRP ASSOCIATES, INC
Address:	197 SCOTT SWAMP ROAD FARMINGTON CT 06032

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 82

Effective Date: 12/23/2021

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CNA001279

30020000760568728074445



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	THE CONNELL COMPANY
Address:	200 CONNELL DRIVE BERKELEY HEIGHTS NJ 07922

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 83

Effective Date: 12/23/2021

CNA001280

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30020000760568728074446



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	RUSSO DEVELOPMENT
Address:	1011 MORRIS AVE UNION NJ 07083

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 84

Effective Date: 12/23/2021

CNA001281

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30020000760568728074447



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	NORTHPOINT DEVELOPMENT, LLC
Address:	4825 NW 41ST STREET, SUITE 500 RIVERSIDE MO 64150

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 85

Effective Date: 12/23/2021

CNA001282

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30020000760568728074448



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	SUBURBAN CONSULTING ENGINEERS INC
Address:	96 US HIGHWAY 206, SUITE 101 FLANDERS NJ 07836

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 86

Effective Date: 12/23/2021

CNA001283

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30020000760568728074449



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	MCFARLAND AND JOHNSON
Address:	49 COURT ST BINGHAMTON NY 13901

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 87

Effective Date: 12/23/2021

CNA001284

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30020000760568728074450



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	NEW JERSEY DEPARTMENT OF TRANSPORTATION
Address:	1035 PARKWAY AVENUE P O BOX 600 TRENTON NJ 08625

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 88

Effective Date: 12/23/2021

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CNA001285

30020000760568728074451



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	PETILLO, INC.
Address:	167 FLANDERS NETCONG ROAD FLANDERS NJ 07836

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 89

Effective Date: 12/23/2021

CNA001286

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	TOWN OF MORRISTOWN
Address:	200 SOUTH STREET MORRISTOWN NJ 07960

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 90

Effective Date: 12/23/2021

CNA001287

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30020000760568728074453



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	DM AIRPORTS, LTD
Address:	8 AIRPORT RD MORRISTOWN NJ 07960

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 91

Effective Date: 12/23/2021

CNA001288

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**CNA PARAMOUNT****Changes - Notice of Cancellation or Material
Restriction Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	DELTA AIRPORT SOLUTIONS
Address:	3544 N PROGRESS AVE #200 HARRISBURG PA 17110

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 92

Effective Date: 12/23/2021

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CNA001289

30020000760568728074455



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	US FEDERAL AVIATION ADMINISTRATION
Address:	135 FASHION DR S ALLENTOWN PA 18109

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 93

Effective Date: 12/23/2021

CNA001290

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	BANKER RESIDENTIAL LIMITED PARTNERSHIP AND ITS OWNERS
Address:	ONE WEST RED OAK LANE WHITE PLAINS NY 10604

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 94

Effective Date: 12/23/2021

CNA001291

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	MORRIS AVENEL ASSOCIATES URBAN RENEWAL LLC
Address:	350 VETERANS BOULEVARD RUTHERFORD NJ 07070

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 95

Effective Date: 12/23/2021

CNA001292

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30020000760568728074458



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	ALSTON CONSTRUCTION COMPANY INC
Address:	968 POSTAL ROAD SUITE 200 ALLENTOWN PA 18109

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 96

Effective Date: 12/23/2021

CNA001293

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	NORTHPOINT HOLDINGS LLC
Address:	4825 NW 4ST STREET SUITE 500 RIVERSIDE MO 64150

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 97

Effective Date: 12/23/2021

CNA001294

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	ARTHUR KILL LOT 100C
Address:	99 BROOKSIDE AVE CHESTER NY 10918

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 98

Effective Date: 12/23/2021

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	50-56 BRUEN HOLDINGS LLC
Address:	15 MELNICK DRIVE PO BOX 950 MONSEY NY 10952

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 99

Effective Date: 12/23/2021

CNA001296

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	HUDSON MAXIM PROPERTY LLC
Address:	72 TENNYSON DRIVE SHORT HILLS NJ 07078

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 100

Effective Date: 12/23/2021

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	THE CONNELL COMPANY
Address:	RISK MANAGEMENT DEPARTMENT 300 CONNELL DRIVE 4TH FLOOR, SUITE #4000 BERKELEY HEIGHTS NJ 07922

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 101

Effective Date: 12/23/2021

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	DICE REAL ESTATE LLC
Address:	2-44 COLNELIA STREET NEWARK NJ 07105

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 102

Effective Date: 12/23/2021

CNA001299

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	NATIONAL AMUSEMENTS INC
Address:	846 UNIVERSITY AVENUE NORWOOD MA 02062

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 103

Effective Date: 12/23/2021

CNA001300

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	WILDER BALTER PARTNERS INC
Address:	480 BEDFORD RD CHAPPAQUA NY 10514

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 104

Effective Date: 12/23/2021

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	NORTHPOINT HOLDINGS LLC
Address:	C/O VENDORSHIELD PO BOX 55071 PMB 34943 BOSTON MA 02205

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 105

Effective Date: 12/23/2021

CNA001302

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	RMC DEVELOPMENT LLC
Address:	100 CLEARBROOK ROAD ELMSFORD NY 10523

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 106

Effective Date: 12/23/2021

CNA001303

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	BSREP III LOGISTICS ACQUISITION LLC
Address:	250 VESEY STREET 15TH FLOOR NEW YORK NY 10281

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 107

Effective Date: 12/23/2021

CNA001304

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	SAXUM INVESTMENT COMPANY, LLC
Address:	359 SPRINGFIELD AVENUE SUMMIT NJ 07901

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 108

Effective Date: 12/23/2021

CNA001305

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	WP WASHINGTON CONSTRUCTION LLC
Address:	C/O WOODMONT PROPERTIES 100 PASSAIC AVE STE 240 FAIRFIELD NJ 07004

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 109

Effective Date: 12/23/2021

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	MATRIX STATEN ISLAND WESTERN PARCEL DEVELOPMENT LLC
Address:	3 CENTRE DR MONROE TWP NJ 08831

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 110

Effective Date: 12/23/2021

CNA001307

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**CNA PARAMOUNT****Calculation of Premium Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART

It is understood and agreed that the following is added:

The premium shown in the Declarations was computed based on rates in effect at the time the policy was issued. On each renewal, continuation, or anniversary of the effective date of this policy, the Insurer will compute the premium in accordance with the Insurer's rates and rules then in effect.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA74726XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 111

Effective Date: 12/23/2021

CNA001308



CNA PARAMOUNT
Bridge Endorsement

It is understood and agreed as follows:

I. Paramount Common Terms and Conditions

Solely with respect to the insurance provided under coverage forms of the Commercial Inland Marine Coverage Part and/or Equipment Breakdown Coverage Part, as indicated in the Declarations:

- A.** Reference to the "Common Policy Conditions" is deleted and replaced with "Common Terms and Conditions."
B. With respect to terms used within the Common Terms and Conditions:
1. The following terms in bold face type will carry the meaning of the modified term set forth below, as defined or described within the applicable coverage form:

BOLDED TERM	MODIFIED TERM
Coverage Part	"Commercial Inland Marine Coverage Part" and "Equipment Breakdown Coverage Part," as applicable
Named Insured	"you," "your," and Named Insured , as applicable

2. **First Named Insured** means the person or organization first listed as a **Named Insured** in the Declarations.
 3. **Policy period** means the period of time from the effective date and time of this policy to the date and time of termination as shown in the Declarations, or its earlier cancellation date.
- C.** The NO SUIT AGAINST INSURER condition within the Common Terms and Conditions is deleted and replaced with the Legal Action Against Us condition applicable to the Commercial Inland Marine Coverage Part and/or Equipment Breakdown Coverage Part.

II. ISO Forms

- A.** If any ISO Properties, Inc. endorsement with a form number prefix of "IL" is attached to this Policy and indicates that it amends one or more of the following forms:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS – BASIC FORM
CAUSES OF LOSS – BROAD FORM
CAUSES OF LOSS – SPECIAL FORM
COMMERCIAL GENERAL LIABILITY COVERAGE PART
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM
EXTRA EXPENSE COVERAGE FORM
COMMERCIAL PROPERTY COVERAGE PART
COMMERCIAL PROPERTY – LEGAL LIABILITY COVERAGE FORM
COMMERCIAL PROPERTY – MORTGAGEHOLDER'S ERRORS AND OMISSIONS COVERAGE FORM
CRIME AND FIDELITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

then such endorsements are hereby amended to delete those form references.

CNA85485XX (05-2016)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 112

Effective Date: 12/23/2021

CNA001309
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CNA PARAMOUNT
Bridge Endorsement

- B. Cancellation and Nonrenewal provisions are set forth in the Common Terms and Conditions and related amendatory endorsements. As such, any reference to such conditions within an ISO Properties, Inc. endorsement is deleted in its entirety.
- C. Amendments to any other Common Policy Conditions within an ISO Properties, Inc. form will continue to apply but to the corresponding section of the Common Terms and Conditions. Where the condition title is not the same, the following translations apply:

Common Policy Conditions IL0017 or IL0146	Common Terms and Conditions CNA62642
Examination Of Your Books And Records	Examination of the Insured's Books And Records

III. Inland Marine Form Structure Differences

Solely with respect to the coverage forms of the Commercial Inland Marine Coverage Part:

- A. The Commercial Inland Marine Conditions and various endorsements may use one or more of the following terms which may not be defined with respect to a particular inland marine coverage form. If such is the case, the following translation applies:
- "you" and "your" refer to "named insured," "named insured's" or "named insureds";
 - "we," "us" and "our" refer to "the insurer" or "the insurer's";
 - "Covered Property" refers to **insured property**.
 - "Covered Causes of Loss" refers to **covered perils**.
- B. Coverage Territory, as referenced under the Commercial Inland Marine Conditions, will be either defined or described under Additional Conditions of the coverage forms.
- C. Certain endorsements may reference "Section B. EXCLUSIONS, paragraph 1." when referring to exclusions subject to concurrent causation provisions. Solely with respect to coverage forms included in the commercial inland marine coverage part that do not include this section, such endorsement's reference to "Section B. EXCLUSIONS, paragraph 1." is hereby changed to "EXCLUSIONS section, paragraph A. Excluded Perils Subject to Concurrent Causation Provision."

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT

Asbestos Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE FORM
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM
 RAILROAD PROTECTIVE LIABILITY COVERAGE FORM
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK
 STOP GAP COVERAGE PART

It is understood and agreed that the following exclusion is added:

This insurance does not apply to:

- A. bodily injury, property damage or personal and advertising injury** arising out of the actual, alleged or threatened exposure at any time to **asbestos**; or
- B.** any loss, cost or expense that may be awarded or incurred:
1. by reason of a **claim** for any **bodily injury, property damage or personal and advertising injury** arising out of the actual, alleged or threatened exposure at any time to **asbestos**; or
 2. in complying with a governmental direction or request to test for, monitor, clean up, remove, contain or dispose of **asbestos**.

As used herein, **asbestos** means the mineral in any form whether or not the asbestos was at any time:

- i. airborne as a fiber, particle or dust;
- ii. contained in or formed a part of a product, structure or other real or personal property;
- iii. carried on clothing;
- iv. inhaled or ingested; or
- v. transmitted by any other means.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA74719XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 113

Effective Date: 12/23/2021

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CNA001311



CNA PARAMOUNT

Nuclear Energy Liability Exclusion Endorsement (Broad Form)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
STOP GAP LIABILITY COVERAGE PART

It is understood and agreed that the policy is amended as follows:

I. The insurance does not apply:

A. under any Liability Coverage, to **bodily injury or **property damage**:**

1. with respect to which an **Insured** under the policy is also an **Insured** under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an **Insured** under any such policy but for its termination upon exhaustion of its limit of liability; or
2. resulting from the **hazardous properties** of **nuclear material** and with respect to which
 - a. any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or
 - b. the **Insured** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. under any Medical Payments coverage, to expenses incurred with respect to **bodily injury resulting from the **hazardous properties** of **nuclear material** and arising out of the operation of a **nuclear facility** by any person or organization.**

C. under any Liability Coverage, to **bodily injury or **property damage** resulting from **hazardous properties** of **nuclear material**, if:**

1. the **nuclear material**
 - a. is at any **nuclear facility** owned by, or operated by or on behalf of, an **Insured** or
 - b. has been discharged or dispersed therefrom;
2. the **nuclear material** is contained in **spent fuel** or **waste** at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an **Insured**; or
3. the **bodily injury** or **property damage** arises out of the furnishing by an **Insured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any **nuclear facility**, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion 3. applies only to **property damage** to such **nuclear facility** and any property thereat.

II. As used in this endorsement:

Hazardous properties includes radioactive, toxic or explosive properties.

Nuclear material means **source material**, **special nuclear material** or **by-product material**.

Source material, **special nuclear material**, and **by-product material** have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

CNA74727XX (1-15)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 114

Effective Date: 12/23/2021

CNA001312

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CNA PARAMOUNT

Nuclear Energy Liability Exclusion Endorsement (Broad Form)

Spent fuel means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a **nuclear reactor**.

Waste means any waste material:

- A. containing by-product material other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its **source material** content, and
- B. resulting from the operation by any person or organization of any **nuclear facility** included under the first two paragraphs of the definition of **nuclear facility**.

Nuclear facility means:

- A. any **nuclear reactor**;
- B. any equipment or device designed or used for
 - 1. separating the isotopes of uranium or plutonium,
 - 2. processing or utilizing **spent fuel**, or
 - 3. handling, processing or packaging **waste**;
- C. any equipment or device used for the processing, fabricating or alloying of **special nuclear material** if at any time the total amount of such material in the custody of the **Insured** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;
- D. any structure, basin, excavation, premises or place prepared or used for the storage or disposal of **waste**;

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

Nuclear reactor means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

Property damage includes all forms of radioactive contamination of property.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT

Cap on Losses from Certified Acts of Terrorism Endorsement

Solely with respect to the following coverage parts:

Business Property
Inland Marine

General Liability
Employee Benefits Liability

It is understood and agreed as follows:

A. Cap on Certified Terrorism Losses

Certified act of terrorism means an act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism pursuant to the Terrorism Risk Insurance Act, as extended and reauthorized (the "Act"). The criteria contained in the Act for a **certified act of terrorism** include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a Calendar year (January 1 through December 31) and the Insurer has met its insurer deductible under the Act, the Insurer shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

B. Application of Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this **coverage part** or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA81503XX (2-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 115

Effective Date: 12/23/2021

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CNA001314

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151 N. Franklin St.
Chicago, IL 60606

Policy Number	From	Policy Period	To	Coverage Is Provided By	Agency
C6056872807	12/23/21	12/23/22		Continental Casualty Company	070108190
Named Insured And Address				Agent	
SESI CONSULTING ENGINEERS 12A MAPLE AVE PINE BROOK, NJ 07058-9837				USI INSURANCE SERVICES, LLC 180 PARK AVE 1ST FL FLORHAM PARK, NJ 07932	

** PAYMENT PLAN SCHEDULE **

THE BILLING FOR THIS POLICY WILL BE
FORWARDED TO YOU DIRECTLY FROM CNA.

THE PREMIUM AMOUNT FOR THIS TRANSACTION
IS \$20,128.04 .

THIS PREMIUM WILL BE INVOICED BY CNA ON
A SEPARATE STATEMENT ACCORDING TO THE
PAYMENT OPTION YOU SELECT.

ISSUE DATE 12/23/21



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END OF COPY

CNA001316

GROUP EXHIBIT G-5



CNA PARAMOUNT

Renewal

Effective Date: 12/23/2022

Insured Name:

SESI CONSULTING ENGINEERS

959 RT 46E

PARSIPPANY, NJ 07054-3409

Policy Number: 6056872807**Policy Period:** 12/23/2022 – 12/23/2023**Producer's Information:**
 USI INSURANCE SERVICES, LLC
 180 PARK AVE 1ST FL
Producer Code: 070108
 FLORHAM PARK, NJ 07932
 (973) 965-3100
CNA Branch Number: 190**CNA Branch Name and Address:**
 NEW JERSEY BRANCH.
 184 LIBERTY CORNER RD STE 402

 WARREN, NJ 07059
 (908) 991-4500
Thank you for choosing CNA!

With your CNA Paramount package policy, you have insurance coverage tailored to meet the needs of your modern business. The international network of insurance professionals and the financial strength of CNA, rated "A" by A.M. Best, provide the resources to help you manage the daily risks of your organization so that you may focus on what's most important to you.

Claim Services — There When You Need Us

Claims are reported through a single point of entry available 24/7, connecting you to the individuals and information to help you resume your business when you need it most.

To report a claim, please call 877-CNA-ASAP, fax (800) 953-7389,
 email lossreport@cnaasap.com, or visit www.cna.com/claim.

Risk Control Services — Help Avoid A Claim Before It Occurs

As a CNA policyholder, you have access to certified risk control professionals, risk mitigation programs and online resources to help identify and manage exposures that may disrupt your operation. We collaborate with business leaders to develop customized programs to assist you in safeguarding your assets and improving the bottom line.

To learn how our award-winning Risk Control services can help your business, please call (866) 262-0540, email us at riskcontrolwebinfo@cna.com or visit www.cna.com/riskcontrol.

When it comes to providing the coverage, service and resources paramount to your business success ... **we can show you more.**





Policyholder Notice - New Jersey - Business Income Business Interruption Coverage

ONE PAGE SUMMARY – COMMERCIAL PROPERTY / BUSINESS INCOME BUSINESS INTERRUPTION COVERAGE

This summary is not a replacement for the terms of the policy of insurance, shall not have the effect of altering the coverage afforded by the policy, and shall not confer new or additional rights beyond those expressly provided for in the policy. This information is only provided as guidance to the policyholder in understanding the terms of the policy of insurance. You should consult your policy, agent and insurer if you have questions about your particular coverage.

Commercial property insurance generally provides coverage to the policyholder for direct physical loss of or damage to their building and contents due to a covered cause of loss. Many insurers' commercial property policies include business income coverage (also referred to as business interruption coverage) either as a coverage within the primary policy form itself or as an additional coverage provided by endorsement.

Business income coverage generally provides for the net income that would have been earned by the insured plus normal operating expenses incurred that continue despite the suspension of operations. The coverage is provided only during the period of restoration, the period from when the physical loss or damage occurs until the time the property is repaired, and the location is ready for normal operations to resume.

Most business interruption insurance policies cover losses sustained due to a suspension of business where the suspension was caused by direct physical loss of or damage to property or the insured's premises, and where the loss or damage is caused by or results from a specified peril or covered cause of loss. For such policies, a government ordered shutdown may not trigger business interruption insurance coverage in the absence of physical damage to the insured property.

Perils Typically Covered

Property insurance coverage is evaluated, in part, based on what specifically caused the physical loss or damage. Some policies identify the specific perils (types of incidents that could cause damage) that are covered such as fire, wind, and vandalism. However, many policies are written on an "open peril" or "all risk" basis, meaning a covered cause of loss is anything that is not otherwise excluded from the insurance policy contract.

Your policy may not cover pandemics or viruses. Viruses and infectious diseases are generally excluded as covered causes of loss in business income coverage.

Common Exclusions

The most common types of perils (causes of loss) excluded from property insurance policies include flood, earthquake, war, wear and tear, pollution, and virus or bacteria.

Common Coverage Triggers

Commercial property insurance policies, including the business income coverage component, typically require direct physical loss or damage to tangible property in order to trigger coverage.

Other Common Coverages

Civil Authority Coverage provides coverage for business income losses when a civil authority prohibits access to the policyholder's premises. Civil Authority coverage requires that the restriction to the business be a result of a direct physical loss insured against in the policy. Civil Authority coverage is usually provided for a limited time, such as 30 days, and is typically subject to a waiting period.

Contingent Business Interruption Coverage provides coverage for a policyholder's business income losses resulting from loss or damage to property owned by others, such as suppliers of goods and services, as long as the cause of damage to the supplier or customer's premises is of the type covered by the insured's own property policy.





CNA PARAMOUNT

Policy Holder Notice - Notice of Terrorism Coverage - Disclosure of Premium

IMPORTANT INFORMATION

NOTICE – OFFER OF TERRORISM COVERAGE NOTICE – DISCLOSURE OF PREMIUM

Solely with respect to the following **coverage parts**:

Business Property

Inland Marine

General Liability

Employee Benefits Liability

THIS NOTICE DOES NOT FORM A PART OF THE POLICY, GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

The **Named Insured** is hereby notified that under the Terrorism Risk Insurance Act, as extended and reauthorized ("Act"), the **Named Insured** has a right to purchase insurance coverage of losses arising out of acts of terrorism, as defined in Section 102(1) of the Act, subject to all applicable policy provisions. The Terrorism Risk Insurance Act established a federal program within the Department of the Treasury, under which the federal government shares, with the insurance industry, the risk of loss from future terrorist attacks.

This Notice is designed to alert the **Named Insured** to coverage restrictions and to certain terrorism provisions in the policy. If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) apply.

CHANGE IN THE DEFINITION OF A CERTIFIED ACT OF TERRORISM

The Act applies when the Secretary of the Treasury certifies that an event meets the definition of an act of terrorism. Originally, the Act provided that to be certified, an act of terrorism must cause losses of at least five million dollars and must have been committed by an individual or individuals acting on behalf of any foreign person or foreign interest to coerce the government or population of the United States. However, the 2007 re-authorization of the Act removed the requirement that the act of terrorism must be committed by or on behalf of a foreign interest, and now certified acts of terrorism may encompass, for example, a terrorist act committed against the United States government by a United States citizen, when the act is determined by the federal government to be "a certified act of terrorism."

In accordance with the Act, the Insurer is required to offer the **Named Insured** the ability to purchase coverage for losses resulting from an act of terrorism that is certified under the federal program. The other provisions of this policy, including nuclear, war or military action exclusions, will still apply to such an act.

DISCLOSURE OF FEDERAL PARTICIPATION IN PAYMENT OF TERRORISM LOSSES

The Department of the Treasury will pay a share of terrorism losses insured under the federal program. Beginning in 2020, the federal share equals 80% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.

LIMITATION ON PAYMENT OF TERRORISM LOSSES

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**CNA PARAMOUNT****Policy Holder Notice - Notice of Terrorism Coverage -
Disclosure of Premium**

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

Further, this coverage is subject to a limit on the Insurer's liability pursuant to the federal law where, if aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a calendar year (January 1 through December 31) and the Insurer has met its insurer deductible under the Act, the Insurer shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion. In such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

CONFIRMATION OF ACCEPTANCE OF COVERAGE

In accordance with the Act, the Insurer offered the **Named Insured** coverage for losses resulting from an act of terrorism that is certified under the federal program. This notice confirms that the **Named Insured** has chosen to accept the Insurer's offer of coverage for certified acts of terrorism. The policy's other provisions, including nuclear, war or military action exclusions, will still apply to such an act. The premium charge for terrorism coverage is shown separately on the Declarations.

**CNA PARAMOUNT****Policyholder Notice – New Jersey PLIGA Surcharge**

IMPORTANT INFORMATION

"PLIGA" SURCHARGE FOR OUR NEW JERSEY COMMERCIAL LINES POLICYHOLDERS

Your policy premium includes a New Jersey Property – Liability Insurance Guaranty Association (PLIGA) surcharge. PLIGA protects consumers from insurance company insolvencies. The cost of this guaranty fund is assessed to all insurance companies in New Jersey; and in compliance with Department of Insurance Order No. A18-105, it is passed along to individual consumers via this surcharge.

The surcharge is 0.29% of your premium for all property/liability coverage except for life insurance, accident and health insurance, workers' compensation insurance, title insurance, annuities, surety bonds, credit insurance, mortgage guaranty insurance, municipal bond coverage, fidelity insurance, investment return assurance, ocean marine insurance, and pet health insurance.

For purposes of this surcharge and in compliance with New Jersey Insurance Department Regulation N.J.S.A. 17:30A-8a (3), the declarations page of this policy is the "premium bill."

If you have questions about the New Jersey – Liability Insurance Guaranty Association or this surcharge, please contact your independent CNA agent.

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CNA PARAMOUNT

Policy Holder Notice – Countrywide


IMPORTANT INFORMATION

PREVENT UNEXPECTED PREMIUM CHARGES AT FINAL AUDIT GENERAL LIABILITY LIMITS WE REQUIRE FOR SUBCONTRACTORS YOU HIRE

Please read this IMPORTANT INFORMATION notice carefully if you hire subcontractors to perform work for you.

Your General Liability insurance premiums may increase substantially at final audit if your subcontractors do not carry the minimum General Liability insurance limits we require as defined below.

To prevent your General Liability insurance premiums from increasing at final audit, your subcontractors must carry a General Liability policy which is written on an occurrence basis and which provides Limits of Insurance as follows:

\$  Any One Occurrence (Coverage A)
Any One Person or Organization (Coverage B)
Products/Completed Operations Aggregate
General Aggregate

In certain exception cases, higher Limits of Insurance than those specified above may be required. Your agent will be notified of these exception cases in writing when they exist.

How This Requirement Can Affect Your General Liability Premium at Final Audit

At final premium audit, we will ask you to provide us with Certificates of Insurance for all subcontractors who worked for you during the policy period, to confirm that they carried the General Liability limits of insurance we require, as stated above.

Work you subcontract to other contractors whose General Liability limits of insurance meet the requirements shown above, will be rated on a subcontract cost basis, which is significantly less expensive for you than treating these subcontract costs as ratable payroll (as described below).

Any subcontractor of yours who carries General Liability limits of insurance less than those stated above, and any of your subcontractors for whom we are not provided Certificates of Insurance will be treated as your employees for rating purposes. The associated subcontract costs will be treated as ratable payroll on your policy resulting in an additional premium charge at final audit.

Prevent Unexpected Premium Charges at Final Audit:

Require Evidence Of \$1,000,000 General Liability Limits From All Of Your Subcontractors

To avoid additional premium charges at final audit caused by your subcontract costs being treated as ratable payroll, and to reduce the risk of your General Liability insurance being tapped to cover claims arising out of your subcontractor's work, we urge you to obtain Certificates of Insurance from your subcontractors, prior to their beginning work, evidencing the General Liability limits of insurance stated above. In addition to providing coverage information for their General Liability insurance, these Certificates of Insurance should also provide coverage information for your subcontractor's Automobile, Worker's Compensation, and Umbrella insurance.

Please contact your agent if you have any questions regarding these requirements or if you would like help in determining the adequacy of the insurance carried by any of your subcontractors.

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**CNA PARAMOUNT**

Policy Holder Notice – Countrywide – Premium Basis Used on Liability Schedules

Premium Basis Used on Liability Schedules

This policy includes one or more Liability coverages with associated Schedules of locations, coverages or classifications. When such Schedules display an Exposure amount used to calculate premium, the Exposure amount is often followed by an abbreviation that denotes what the Exposure amount represents (Payroll, Gross Sales, Area, etc.). Such abbreviations are described below.

A = Area	(Per 1,000 Sq. ft.)	GL = Gallons	(Per 1,000 Gallons)
AC = Acres	(Each)	GS = Grandstands/Bleacher	(Each)
AD = Activity Days	(Each)	H = Number of Golf Holes	(Each)
AN = Animals	(Each)	HO = Hoists	(Each)
AP = Airports	(Each)	HQ = Headquarters	(Each)
AT = Attendants	(Each)	K = Kennels	(Each)
AU = Audited Premium	(Last Year of Manufacture - %)	L = Limit	(Limit of Insurance for Coverage)
B = Bodies	(Each)	LD = Locations Days	(Each)
BA = Bales	(Per 1,000 Bales)	LE = Lessees	(Each)
BD = Beds	(Each)	LO = Locations	(Each)
BE = Beaches	(Each)	LR = Lakes/Reservoirs	(Each)
BO = Boats	(Each)	LW = Lawyers	(Each)
C = Total Cost	(Per \$1,000 of Total Cost)	M = Admissions	(Per 1,000 Admissions)
CD = Camper Days	(Each Camper Day)	ME = Members	(Each)
CN = Contestants	(Each)	MH = Model Homes	(Each)
CU = Convention Days	(Each)	MI = Miles	(Each)
CW = Cost of Work	(Per \$1,000 of Total Cost of Work)	NB = Newsboys	(Each)
DB = Drawbridges	(Each)	O = Operators	(Each)
DM = Dams	(Each)	OE = Operating Expenditures	(Per [REDACTED] of Operating Expenditures)
DW = Dwellings	(Each)	P = Payroll	(Per \$ [REDACTED] of Payroll)
E = Each	(Per Entity Described)	PD = Passenger Days	(Per [REDACTED] Passenger Days)
EM = Employees	(Each)	PG = Picnic Grounds	(Each)
ES = Solar Energy Systems	(Each)	PP = Parks/Playgrounds	(Each)
ET = Turbines	(Each)	PR = Parades	(Each)
EX = Exhibitions	(Each)	PS = Persons	(Each)
F = Flat Charge	(Flat Premium Charge)	PU = Pupils	(Each)
FG = Fairgrounds	(Each)	R = Receipts	(Per \$ [REDACTED] of Receipts)
FM = Faculty Members	(Each)	RG = Registrants	(Each)
FP = Fishing Piers	(Each)	RN = Range	(Each)
G = Graduates	(Each)	RV = Revenue	(Per [REDACTED] of Revenue)
GA = Games	(Each)		

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**CNA PARAMOUNT**

Policy Holder Notice – Countrywide – Premium Basis Used on Liability Schedules

S = Gross Sales	(Per [REDACTED] of Gross Sales)	SP = Swimming Pools	(Each)
SA = Classification	(Total Class Specific Premium - %)	ST = Stations	(Each)
SB = Sub 336 Premium	(Products & Completed Operations Premium - %)	SU = Sub 334 Premium	(Premises & Operations Premium - %)
SC = Scouts	(Each)	TE = Teams	(Each)
SD = Students	(Each)	TO = Towers	(Each)
SE = Seats	(Each)	U = Unit	(Per Dwelling Unit)
SG = Total GL Premium	(General Liability Premium - %)	VE = Vehicles	(Per 1,000 Vehicles)
SH = Shows	(Each)	VO = Volunteers	(Each)
SL = 334/336 Premium	(Premises & Operations and Products & Completed Operations Premium - %)	WC = WC Premium	(Per 1,000 of Workers' Compensation Premium)
		Z = Zoos	(Each)



CNA PARAMOUNT

Policy Holder Notice — Countrywide

DENOTING DEFINED TERMS

As noted elsewhere in this Policy, terms in **bold face type** have the special meanings assigned to them in pertinent Definitions sections or Glossaries. When applicable, terms in "quotation marks" shall be treated as if they were in bold face type, and shall have the same special meanings described in the pertinent Definitions sections or Glossaries.

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POLICYHOLDER NOTICE

CNA Commercial Insurance
151 N. Franklin St.
Chicago, IL 60606

Regarding Your: CNA Commercial Insurance Coverage

Dear CNA Policyholder:

Ethics and proper business conduct has been the cornerstone of CNA since 1897. While much has changed during the last century, our commitment to these core values has not wavered. We strongly believe that proper business conduct is more than the practice of avoiding wrong; it is also a matter of choosing to do right. Nowhere is this more essential than helping in the fight against terrorism. As such, we are committed to complying with U.S. Department of Treasury Office of Foreign Asset Control (OFAC) requirements.

Through a variety of laws, OFAC administers and enforces economic sanctions against countries and groups of individuals, such as terrorists and narcotics traffickers. These laws prohibit all United States citizens (including corporations and other entities) and permanent residents from engaging in transactions with sanctioned countries and with individuals and entities on the Specially Designated Nationals (SDN) list. Because all U.S. citizens and companies are subject to this law, we wanted to be sure you were aware of its scope and restrictions. If you haven't already done so, you may want to consider discussing this issue with your legal counsel to ensure you are in compliance.

For insurance companies, accepting premium from, issuing a policy to, insuring property of, or making a claim payment to an individual or entity that is the subject of U.S.-imposed economic sanctions or trade embargoes usually are violations of these laws and regulations. Fines for violating OFAC requirements can be substantial. CNA has established an OFAC compliance program part which includes the use of exclusionary policy language. We believe this makes good business sense for CNA and you.

The purpose of this letter is to advise you that your renewal policy includes OFAC exclusionary policy language, which may reduce or eliminate certain coverage. Specifically, if it is determined that your policy violates certain Federal or State laws or regulations, such as the U.S. list of Specially Designated Nationals or Blocked Persons (organizations or individuals associated with terrorist groups) any term or condition of your policy will be null and void to the extent it violates the applicable laws or regulations of the United States.

We're sure you share our commitment to compliance and thank you for your cooperation.

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**CNA PARAMOUNT****Policy Declarations**

Policy Issued by:	Name: CONTINENTAL CASUALTY COMPANY Address: 151 N Franklin CHICAGO, IL 60606	Policy Number: 6056872807 Renewal of: 6056872807
Producer's Information:	Name: USI INSURANCE SERVICES, LLC Address: 180 PARK AVE 1ST FL FLORHAM PARK, NJ 07932	Producer Code: 070108
1. Named Insured and mailing address:	Name: SESI CONSULTING ENGINEERS Address: 959 RT 46E PARSIPPANY, NJ 07054-3409	
2. Coverage Parts:	The coverage parts attached to and forming part of this Policy <u>Business Property</u> <u>Inland Marine</u> <u>General Liability</u> <u>Employee Benefits Liability</u>	
3. Policy Period:	Effective date from: <u>12/23/2022</u> to <u>12/23/2023</u> At 12:01 A.M. Standard Time at your mailing address shown above	
4. Limits of Insurance and Deductibles:	See Coverage Part Declarations	
6. Forms and Endorsements Attached to this Policy at Issuance:	See Schedule of Forms and Endorsements	



CNA PARAMOUNT

Policy Declarations

These Declarations, along with any attached forms and endorsements shall constitute the contract between the Insureds and the Insurer.

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

I. CNA PARAMOUNT**A. Policyholder Notices**

Endm't Number	Form Title	Form Number	Form Edition
	PHN NJ Comm'l Property Busn Incm Busn Interrptn Cov	CNA101407NJ	11-21
	PHN OFFER OF TERRORISM COVERAGE-DISCLOSUR OF PREM	CNA62820XX	01-21
	Policyholder Notice - New Jersey PLIGA Surcharge	CNA62848NJ	02-22
	Policy Holder Notice - Countrywide	CNA74722XX	01-15
	Policy Holder Notice - Countrywide - Premium Basis Used on Liability Schedules	CNA75144XX	04-15
	Policy Holder Notice - Countrywide	CNA89319XX	06-17
	IMP INF Economic And Trade Sanctions Condition	G145041A	05-03

B. Policy Terms & Conditions

	Policy Declarations	CNA62639XX	09-12
	Schedule of Forms and Endorsements	CNA62640XX	09-12
	Common Terms and Conditions	CNA62642XX	10-15

II. POLICY COVERAGE PARTS**A. First Party Terms & Conditions**

	First Party Glossary of Defined Terms	CNA62641XX	10-15
	First Party Terms and Conditions	CNA62647XX	10-15

B. Business Property

	Business Property Coverage Part Declarations	CNA62643XX	09-12
	Business Property Schedule of Coverages and Limits	CNA62645XX	10-15
	Business Property Schedule of Locations	CNA62644XX	10-15
1	Loss Payee or Mortgagee Schedule	CNA62728XX	10-15
	Business Property Coverage Part	CNA62648XX	10-15
2	Equipment Breakdown Exclusion Endorsement	CNA81067XX	10-15

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
3	Communicable Disease Exclusion Endorsement	CNA98526XX	05-20

D. Inland Marine

	Inland Marine Coverage Part Declarations	G55232	01-97
	Valuable Papers and Records Schedule	G55231C	07-88
	Commercial Inland Marine Conditions	CM0001	09-04
	Valuable Papers and Records Coverage Form	CM0067	03-10
	Communicable Disease Exclusion Endorsement	CNA99954XX	10-20
	Loss Payable Provision	G15028A	08-89

F. General Liability

	General Liability Coverage Part Declarations	CNA74694XX	01-15
	Additional Declarations - General Liability Schedule of Locations and Coverages	CNA75126XX	01-15
	Commercial General Liability Coverage Part	CG0001	04-13
4	Architects, Engineers and Surveyors General Liability Extension Endorsement	CNA74858XX	01-15
5	General Aggregate Limit - Designated Projects Endorsement	CNA74826XX	01-15
6	Coverage for Liability for Hazards of Lead without Sublimit Endorsement - New Jersey	CNA74942NJ	01-15
7	Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization	CG 20 10	12-19
8	Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization	CG 20 10	12-19
9	Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization	CG 20 10	12-19
10	Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization	CG 20 10	12-19

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
11	Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization	CG 20 10	12-19
12	Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization	CG 20 10	12-19
13	Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization	CG 20 10	12-19
14	Additional Insured - Owners, Lessees Or Contractors - Scheduled Person Or Organization	CG 20 10	12-19
15	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
16	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
17	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
18	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
19	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
20	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
21	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
22	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
23	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
24	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
25	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
26	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
27	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
28	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
29	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
30	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
31	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
32	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
33	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
34	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
35	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
36	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
37	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
38	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
39	Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement	CG 20 10	07-04
40	Additional Insured - Owners, Lessees or Contractors -Completed Operations	CG 20 37	12-19
41	Additional Insured - Owners, Lessees or Contractors -Completed Operations	CG 20 37	12-19
42	Additional Insured - Owners, Lessees or Contractors -Completed Operations	CG 20 37	12-19

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
43	Additional Insured - Owners, Lessees or Contractors -Completed Operations	CG 20 37	12-19
44	Additional Insured - Owners, Lessees or Contractors -Completed Operations	CG 20 37	12-19
45	Additional Insured - Owners, Lessees or Contractors -Completed Operations	CG 20 37	12-19
46	Additional Insured - Owners, Lessees or Contractors -Completed Operations	CG 20 37	12-19
47	Additional Insured - Owners, Lessees or Contractors -Completed Operations	CG 20 37	12-19
48	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
49	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
50	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
51	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
52	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
53	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
54	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
55	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
56	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
57	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
58	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
59	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
60	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
61	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
62	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
63	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
64	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
65	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
66	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
67	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
68	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
69	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04
70	Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement	CG 20 37	07-04

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
71	Additional Insured - Charitable Institutions Endorsement	CNA74691XX	01-15
72	Additional Insured Mortgagee, Assignee or Receiver Endorsement	CNA74969XX	01-15
73	Blanket Additional Insured - Owners, Lessees or Contractors - with Products-Completed Operations Coverage Endorsement	CNA75079XX	10-16
74	Pollution Exclusion Amendatory Endorsement	CNA74843XX	01-15
75	Primary and Noncontributory - Other Insurance Condition Endorsement	CNA74987XX	01-15
76	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
77	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
78	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
79	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
80	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
81	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
82	Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement	CNA75008XX	10-16
83	Fungi / Mold / Mildew / Yeast / Microbe Exclusion Endorsement	CNA74708XX	01-15
84	Designated Professional Services Exclusion Endorsement	CNA74754XX	01-15
85	Employment-Related Practices Exclusion Endorsement	CNA74761XX	01-15

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
86	Testing or Consulting Errors and Omissions Exclusion Endorsement	CNA74775XX	01-15
87	Residential Construction Defect Products/Completed Operations Exclusion Endorsement	CNA74862XX	01-15
88	Construction Wrap-Up Program Exclusion Endorsement	CNA74863XX	01-15
89	Engineers, Architects or Surveyors Professional Liability Exclusion Endorsement	CNA74980XX	01-15
90	Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability - with Limited Bodily Injury Exception Endorsement	CNA75089XX	01-15
91	Amendment - Infringement of Copyright, Patent, Trademark Trade Secret or Other Intellectual Property Rights or Laws Endorsement	CNA75116XX	01-15

G. Employee Benefits Liability

	Employee Benefits Liability Coverage Part Declarations	CNA74693XX	01-15
	Additional Declarations - Employee Benefits Liability Schedule of Locations and Coverages	CNA75133XX	01-15
	Employee Benefits Liability Coverage Part - Occurrence	CNA74721XX	01-15
92	Employee Benefits Liability - Amended Definition of Executive Officer Endorsement	CNA86269XX	10-16

III. POLICY ENDORSEMENTS

93	Amendment to Policy Declarations- Named Insured Endorsement	CNA62700XX	09-12
	Economic And Trade Sanctions Condition	G144291A	03-03
	New Jersey Changes	IL0111	11-03
94	Broad Named Insured Endorsement	CNA75108XX	01-15

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
95	Bridge Endorsement	CNA62646XX	01-15
96	Cancellation / Non-Renewal - New Jersey	CNA62814NJ	09-12
97	Amendatory Endorsement - New Jersey	CNA62815NJ	10-15
98	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
99	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
100	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
101	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
102	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
103	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
104	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
105	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
106	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
107	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
108	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
109	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
110	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
111	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
112	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
113	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
114	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
115	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
116	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
117	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
118	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
119	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
120	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
121	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
122	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
123	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
124	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
125	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
126	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
127	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
128	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
129	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
130	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
131	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
132	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
133	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
134	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
135	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
136	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
137	Changes - Notice of Cancellation or Material Restriction Endorsement	CNA74702XX	01-15
138	Calculation of Premium Endorsement	CNA74726XX	01-15
139	Bridge Endorsement	CNA85485XX	05-16

**CNA PARAMOUNT****Schedule of Forms and Endorsements**

Policy Number: 6056872807

Endm't Number	Form Title	Form Number	Form Edition
140	Asbestos Exclusion Endorsement	CNA74719XX	01-15
141	Nuclear Energy Liability Exclusion Endorsement (Broad Form)	CNA74727XX	01-15
142	Cap on Losses from Certified Acts of Terrorism Endorsement	CNA81503XX	02-15





CNA PARAMOUNT

Common Terms and Conditions

The Insurer and the **Named Insured**, in consideration of the payment of the premium and in reliance upon all statements made in the application furnished to the Insurer designated in the **Policy Declarations**, a stock insurance corporation, hereafter called the "Insurer," agree as follows. Terms in bold face type have special meaning as set forth in any applicable **First Party Glossary of Defined Terms** or the applicable **coverage parts** of this Policy. All headings are also in bold, whether or not they contain defined terms. See **Section XVI, HEADINGS** below.

I. ASSIGNMENT OF INTEREST

Assignment of interest under this Policy shall not bind the Insurer unless its consent is endorsed to this Policy except in the case of death of a natural person **Named Insured**.

II. BANKRUPTCY

Bankruptcy or insolvency of any **Named Insured** or of the **Named Insured's** estate shall not relieve the Insurer of any of its obligations hereunder.

III. CANCELLATION/NONRENEWAL**A. Insurer's Right to Cancel**

The Insurer may cancel this policy by providing to the **First Named Insured** written notice of such cancellation stating when, not less than 10 days thereafter, such cancellation shall be effective if such cancellation is due to non-payment of premium. If cancellation is due to any other reason, such notice shall be provided not less than 60 days thereafter.

B. Named Insured's Right to Cancel

The **First Named Insured** may cancel this Policy by providing the Insurer written notice stating when thereafter such cancellation shall be effective. The mailing or delivery of such notice shall be sufficient.

C. Premium Refund

If this policy is cancelled, the Insurer will send the **First Named Insured** any premium refund due. If the Insurer cancels, the refund will be pro rata. If the **First Named Insured** cancels, the refund may be less than pro rata. The cancellation will be effective even if the Insurer has not made or offered a refund.

D. Nonrenewal

If the Insurer decides not to offer any renewal terms for this Policy, the Insurer shall provide written notice to the **Named Insured** at least 60 days prior to the Policy expiration date. The notice shall include the reason for such non-renewal.

E. Notices

If any notice required under this Section is mailed, proof of mailing will be sufficient proof of notice.

IV. CHANGES

Notice to or knowledge possessed by any agent or other person acting on behalf of the Insurer shall not effect a waiver or a change in any part of this Policy or stop the Insurer from asserting any right under the provisions of this Policy, nor shall the provisions be waived or changed except by written endorsement issued to form a part of this Policy.

V. CONFORMITY TO STATUTE

Terms of these conditions or any **coverage part** that are in conflict with the statutes of the state in which this policy is issued are hereby amended to conform to such statutes.

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CNA PARAMOUNT

Common Terms and Conditions

VI. COORDINATION AMONG COVERAGE PARTS

Subject always to the applicable Limit of Liability, should two or more **coverage parts** apply to the same loss, the Insurer will not pay more than the **Named Insured's** actual loss.

VII. COVERAGE PART TERMS AND CONDITIONS

The terms and conditions of each **coverage part** apply only to that **coverage part** and shall not apply to any other **coverage part**. If any provision in the **Common Terms and Conditions** is inconsistent or in conflict with the terms and conditions of any **coverage part**, the terms and conditions of such **coverage part** shall control for purposes of that **coverage part**.

VIII. CURRENCY

All premiums, limits, deductibles and other amounts stated or payable under this Policy are expressed and payable in the currency of the United States of America. If any payments due under this Policy are stated or incurred in a currency other than United States of America dollars, payment under this Policy will be made in United States of America dollars, at the rate of exchange published in The Wall Street Journal on the date the Insurer's obligation to pay such amount is established (or, if not published on such date, the next publication date of The Wall Street Journal).

IX. ENTIRE AGREEMENT

The **Named Insureds** agree that this Policy constitutes the entire contract existing between them and the Insurer or any of its agents relating to this insurance.

X. EXAMINATION OF THE INSURED'S BOOKS AND RECORDS

The Insurer may examine and audit any **Named Insured's** books and records as they relate to this Policy at any time during the **policy period** and up to 3 years afterward.

XI. INSPECTIONS AND SURVEYS

The Insurer has the right but not the obligation to:

- A. make inspections and surveys at any time;
- B. provide reports on the conditions it finds;
- C. recommend changes; or
- D. conduct loss control and prevention activity.

Any inspections, surveys, reports, or recommendations relate only to insurability and the premiums to be charged.

The Insurer does not:

- 1. make safety inspections;
- 2. undertake to perform the duty of any entity to provide for the health or safety of workers or the public;
- 3. warrant that conditions are safe or healthful or comply with laws, regulations, codes or standards.

XII. LIBERALIZATION

If the Insurer adopts any revision that would broaden the coverage under this Policy without additional premium within 60 days prior to or during the **policy period**, the broadened coverage will immediately apply to this Policy.



CNA PARAMOUNT

Common Terms and Conditions

XIII. NAMED INSURED AUTHORIZATION AND NOTICES

The **First Named Insured** agrees that it will act on behalf of all **Named Insureds** with respect to the giving of all notices to the Insurer, the receipt of notices from the Insurer, the payment of the premiums, the receipt of any return premiums that may become due under this Policy, and the acceptance of endorsements.

Any notices required under the **CANCELLATION / NON-RENEWAL** sections of this Policy shall be provided to the **First Named Insured** at the last known address and to its insurance agent or broker. If notice is mailed, proof of mailing will be sufficient proof of notice.

XIV. NO SUIT AGAINST INSURER

A. No suit shall be brought under this Policy by anyone other than the **Named Insured**. The **Named Insured** may not bring any such suit, action or legal proceeding unless, as a condition precedent, there shall have been full compliance with all the provisions of this Policy and:

1. with respect to any property **coverage part**, the action is brought within 3 years after the date on which the loss or damage occurred or, with respect to any crime coverage, the date the loss was **discovered**;
2. with respect to any third party **coverage part**, the amount of the **Named Insured's** obligation to pay shall have been finally determined either by final and nonappealable judgment against the **Named Insured** after trial or by written agreement of the **Named Insured**, the claimant and the Insurer.

However, if any law prohibits such time limitation then the limitation is amended to equal the minimum time limitation required by such law.

B. No person or organization shall have any right under this Policy to join the Insurer as a party to any suit against the **Named Insured** to determine the **Named Insured's** liability, nor shall the Insurer be impleaded by the **Named Insured** or their legal representatives in any such suit.

XV. TRADE AND ECONOMIC SANCTIONS

This Policy does not provide coverage for any **Named Insured**, transactions, or any loss that is uninsurable under the laws or regulations of the United States concerning trade or economic sanctions.

XVI. HEADINGS

The descriptions in the headings of this Policy are solely for convenience, and form no part of the terms and conditions of coverage.

IN WITNESS WHEREOF, the Insurer has caused this Policy to be signed by its Chairman and Secretary at Chicago, Illinois, but the same shall not be binding upon the Insurer unless countersigned by a duly authorized representative of the Insurer.

Chairman

Secretary





CNA PARAMOUNT

First Party Glossary of Defined Terms

This **First Party Glossary of Defined Terms** applies to the **Business Property Coverage Part** and the **Business Crime Coverage Part**, as applicable, and their associated forms and endorsements. For purposes of this Policy, words in **bold**, whether expressed in the singular or the plural, have the meaning shown below.

Act or Decision

Act or decision means any act or decision, whether intentional or negligent, including the failure to act or decide, of any person, group, organization or governmental body which creates or allows a result which is unexpected, inadequate, defective, faulty or otherwise unsuitable for the intended purpose.

Actual Cash Value

Actual cash value means the **replacement cost** with deduction for depreciation, deterioration and obsolescence which amount is computed as of the time and at the place of loss or damage.

Alteration

Alteration means the material modification of an **original document** by a person acting without authority and with the intent to deceive. **Alteration** does not include the electronic or manual insertion of any personal identification code, including personal identification numbers or password or a **counterfeit**.

Banking Premises

Banking premises means the interior of that portion of any **building** occupied by a **financial institution**.

Bonus Payment

Bonus payment means the unamortized amount, other than rent or security, which the **Named Insured** paid to acquire the **Named Insured's** lease and that will not be refunded to the **Named Insured**.

Building

Building means a building or structure, including completed additions, additions under construction and alterations and repairs to such building or structure that the **Named Insured** owns, occupies or is legally or contractually required to insure.

Business Income

Business income means **net income**, including **rental value**, plus **continuing operating expenses**. **Business income** does not include **research and development business income**.

Client

Client means a third party for whom the **Named Insured** performs specified professional services for a fee.

Computer Fraud

Computer fraud means **theft of money, securities and other property** following and directly related to the use of any computer to fraudulently cause a transfer of that property to a person who is not an **employee** or to an account of any **financial institution** not controlled by the **Named Insured**.

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CNA PARAMOUNT

First Party Glossary of Defined Terms

Contaminants or Pollutants

Contaminants or pollutants mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

Continuing Operating Expenses

Continuing operating expenses means:

- A. the **Named Insured's** normal operating expenses including any reasonable and necessary payroll; plus
- B. charges that are the unsatisfied legal obligation of the **Named Insured's** tenants and for which the **Named Insured** is now obligated.

Continuing operating expenses does not include **extra expense**, expediting expense or **research and development project continuing expenses**.

Counterfeit

Counterfeit means a **written** imitation of an actual valid **original document** that is intended to deceive and to be taken as the **original document**.

Coverage Part

Coverage part means the **Business Property Coverage Part** and **Business Crime Coverage Part**, as applicable.

Coverage Territory

Coverage territory means the United States of America, its territories or possessions, Canada, or Puerto Rico. **Coverage territory** does not include any waterborne shipment to or from Alaska, Puerto Rico, Hawaii or territories or possessions of the United States of America.

Covered Equipment

Covered equipment means any boiler, fired or unfired vessel, refrigerating or air conditioning system, piping and its accessory equipment, and any mechanical or electrical machine or apparatus used for the generation, transmission, or utilization of mechanical or electrical power.

Covered Instruments

Covered instruments means **written** checks, drafts, promissory notes or similar **written** promises, orders or directions to pay a sum certain in **money**, and also includes **written** instruments required in conjunction with any credit, debit or charge card issued to the **Named Insured** or to any **employee** for business purposes, or issued to any proprietor, partner, **member** or officer of the **Named Insured** for personal use.

Covered Peril

Covered peril means a fortuitous cause or event, not otherwise excluded, which occurs during this **policy period**.

Covered peril does not include:

1. a fortuitous cause or event, whether or not excluded, which actually occurred prior to the **policy period**, regardless of the date on which it first becomes manifest or is first discovered; or
2. damage from unknown causes or events.



CNA PARAMOUNT

First Party Glossary of Defined Terms

Covered Property

Covered property means the property that is insured for loss or damage under the **Business Property Coverage Part** or endorsements.

Denial of Service Attack

Denial of service attack means an attack executed over one or more networks or the internet, which attack is designed and intended to disrupt the operation of one or more networks and render the networks inaccessible to authorized users.

Dependent Property

Dependent property means a premises that is operated by others on whom the **Named Insured** depends to:

- A. deliver materials or services to the **Named Insured** or to others for the **Named Insured's** account;
- B. accept the **Named Insured's** products or services;
- C. manufacture products for delivery to the **Named Insured's** customers under contract of sale; or
- D. attract customers to the **Named Insured's** business.

The **dependent property** includes the area associated with that address in which the occupant of the above premises is legally entitled to conduct business activities and includes the area extending 1,000 feet beyond that address.

Dependent property does not include:

- 1. any premises operated by others on whom the **Named Insured** depends to deliver any:
 - a. power, communications or other utility services;
 - b. internet access or internet services; or
 - c. data management, network management, software management or cloud computing and storage services; or
- 2. any premises within any country in which the United States government has imposed sanctions, embargoes or similar prohibitions.

Discover or Discovered

Discover or **discovered** means the earlier of the time when the **Named Insured** first:

- A. becomes aware of facts which would cause a reasonable person to assume that a covered loss did or will happen, regardless of when the act that may cause or contribute to such loss occurred, even though the exact amount or details of loss may not be known; or
- B. receives notice of an actual or potential claim in which it is alleged that the **Named Insured** is liable to a third party under circumstances that, if true, would constitute a covered loss.

Earth Movement

Earth movement means earthquake or other seismic activity (including but not limited to underground magma activity), the abrupt rising, sinking or shifting of earth (naturally occurring or man-made) or mine subsidence. However, **earth movement** does not include landslide, avalanche, tsunami, **sinkhole collapse** or **volcanic eruption**.

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First Party Glossary of Defined Terms

Electronic Data Processing Equipment

Electronic data processing equipment means:

- A. a network of electronic components capable of accepting information and processing it according to a plan and which exists primarily to generate information in tangible form or on electronic media, including climate control and fire protective equipment used solely in connection with data processing operations;
- B. telephone equipment; and
- C. facsimile equipment.

Electronic data processing equipment does not include any equipment which:

- 1. are **stock**; or
- 2. exist primarily to control or operate machinery or equipment to produce **goods in process** or **finished stock**.

Electronic Data Processing Equipment Leasehold Values

Electronic data processing equipment leasehold values means the present value of the difference between the:

- A. actual periodic lease payments for **electronic data processing equipment** that has incurred direct physical loss or damage and for which the **Named Insured** remains liable during the unexpired term of the lease; and
- B. periodic payment for the replacement of **electronic data processing equipment** due under the new lease, for each remaining month of the term of the lease.

Electronic Infection

Electronic infection means the transmission of a computer virus.

Electronic Vandalism

Electronic vandalism means the willful or malicious alteration, manipulation or destruction of **media**, **electronic data processing equipment**, **research and development project property** and **records of accounts receivable** due to **system penetration**, **electronic infection** or a **denial of service attack**, including such acts committed by an employee (including leased and temporary employees).

Employee

Employee means:

- A. any natural person:
 - 1. while in the **Named Insured's** service (and for 60 days after termination of service);
 - 2. whom the **Named Insured** compensates directly by salary, wages, or commissions; and
 - 3. whom the **Named Insured** has the right to direct and control while performing services for the **Named Insured**;
- B. any natural person who is furnished to the **Named Insured**:
 - 1. to substitute for a permanent employee on leave; or
 - 2. to meet seasonal or short-term workload conditions,

while that person is subject to the **Named Insured's** direction and control and performing services for the **Named Insured**, excluding, however, any such person while having care and custody of the **Named Insured's** property outside the **premises**;



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- C. any natural person leased to the **Named Insured**, under an agreement between the **Named Insured** and a labor leasing firm, while that person is subject to the **Named Insured's** direction and control and performing services for the **Named Insured**;
- D. any non-compensated natural person:
 - 1. other than one who is a fund solicitor, while performing services for the **Named Insured** that are usual to the duties of an employee or officer; or
 - 2. while acting as a fund solicitor during fund raising campaigns; or
- E. solely with respect to an **employee benefit plan**, any natural person who is required to be bonded by the Employee Retirement Income Security Act of 1974 (ERISA), any amendments thereto and any regulations promulgated thereunder.

Other than with respect to an **employee benefit plan**, **employee** does not include any:

- 1. agent, broker, factor, commission merchant, consignee, independent contractor or representative of the same general character; or
- 2. **manager, member**, partner, proprietor, director or trustee, but solely to the extent he or she is acting in his or her capacity as such.

Employee Benefit Plan

Employee benefit plan means an employee welfare benefit plan or an employee pension benefit plan as more fully set forth in Title 1, Section 3 of the Employee Retirement Income Security Act of 1974 (ERISA) and any amendments thereto and which is solely sponsored by the **Named Insured**.

Employee Theft

Employee theft means **theft** committed by an **employee** to the deprivation of the **Named Insured** or an **employee benefit plan**, whether identified or not, acting alone or in collusion with others. Solely with respect to an **employee benefit plan**, **employee theft** means all acts of fraud or dishonesty required to be bonded against by the Employee Retirement Income Security Act of 1974 (ERISA), any amendments thereto and any regulations promulgated thereunder.

Employee theft also includes **forgery** of such property by an **employee**.

Equipment Breakdown Peril

Equipment breakdown peril means:

- A. Artificially generated electrical current, including electrical arcing, that injures or disturbs electrical devices wiring or equipment.
- B. Explosion, rupture or bursting of steam boilers, steam pipes, steam engines, steam turbines, gas turbines or apparatus attached to and forming a part thereof, when owned, operated or controlled by the **Named Insured**, except for the explosion of accumulated gases or fuel within the furnace of any fired vessel, other than gas turbines, or within the flues or passages through which the products of combustion pass.
- C. Any condition or event inside steam boilers, steam pipes, steam engines, steam turbines, gas turbines or apparatus attached to and forming a part thereof, when owned, operated or controlled by the **Named Insured**; except for explosion of accumulated gases or fuel within the furnace of any fired vessel, other than gas turbines, or within the flues or passages through which the gases of combustion pass.
- D. Any condition or event, other than an explosion, inside hot water boilers, other water heating equipment, engines other than steam engines or pressure vessels when owned, operated or controlled by the **Named Insured**.
- E. Mechanical or machinery breakdown, including rupture or bursting caused by centrifugal force, of property owned, operated or controlled by the **Named Insured**.





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First Party Glossary of Defined Terms

Executive Officer

Executive officer means any natural person partner, member, officer, manager (of a limited liability company), director or trustee of the **Named Insured**.

Extra Expense

Extra expense means actual reasonable and necessary operating expenses the **Named Insured** incurs during the **period of restoration** that would not have been necessary to incur if there had been no direct physical loss of or damage to property, provided such expenses are incurred:

- A. to avoid or minimize the suspension or delay of **operations** and to continue such **operations** which have been affected by the direct physical loss or damage to the property; or
- B. in an attempt to minimize the **period of restoration**.

Extra expense does not include:

- 1. **research and development project continuing expenses** or **continuing operating expenses**;
- 2. costs incurred to purchase **merchandise** as a replacement for the **Named Insured's finished stock**;
- 3. costs to repair or replace any property, or research or restore **media** or **records of accounts receivable**; or
- 4. amounts incurred on financing or investment activity conducted for the **Named Insured's** account.

Financial Institution

Financial institution means:

- A. a banking, savings or thrift institution, credit union or similar depository institution; or
- B. a stock brokerage firm, mutual fund, liquid assets fund or similar investment institution where the **Named Insured** maintains an account.

However, **financial institution** does not include check cashers, currency exchangers or money remittance firms.

Fine Arts

Fine arts means paintings, etchings, pictures, tapestries, art glass windows, valuable rugs, statuary, marbles, bronzes, antiques, porcelains, rare books, manuscripts, and similar property of rarity, historical value or artistic merit.

Finished Stock

Finished stock means **manufactured goods** that are in a completed state and ready for packing, shipment, installation or sale. However, **finished stock** does not include **manufactured goods** that are held for sale at a **location** of any retail outlet.

First Named Insured

First Named Insured means the person or entity first named in Item 1 of the Policy Declarations.

Fixtures

Fixtures means:

- A. indoor or outdoor property fixed or attached to a **building**, including permanently installed machinery and equipment; or
- B. glass (including all lettering and ornamentation) forming part of the **building**.



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First Party Glossary of Defined Terms

Flood

Flood means a general and temporary condition of partial or complete inundation of normally dry land areas from:

- A. the overflow, or the expansion beyond normal boundaries, of inland or tidal waters, including natural or man-made lakes, reservoirs, ponds, brooks, rivers, streams, harbors, oceans or any other body of water or watercourse;
 - B. waves, tides or tidal waves including tsunami;
- or their spray, all whether driven by wind or not, including storm surge.

Forgery

Forgery means the signing of the name of another person or organization with intent to deceive. **Forgery** does not include:

- A. a signature which consists in whole or in part of one's own name signed with or without authority, in any capacity for any purpose;
- B. the electronic or manual insertion of any personal identification code, including personal identification numbers or passwords; or
- C. counterfeit.

Funds Transfer Fraud

Funds transfer fraud means **theft of money** and **securities** following and directly related to the use of fraudulent **written** or verbal instructions which are purported to have been made by the **Named Insured**, which causes an electronic transfer of **money** or **securities** from a **financial institution** to:

- A. an account at a **financial institution** not controlled by the **Named Insured**; or
- B. a person other than an **employee**.

Fungi

Fungi means any form of fungus, including but not limited to, yeast, mold, mildew, rust, smut or mushroom, and including any spores, mycotoxins, odors, or any other substances, products, or byproducts produced by, released by, or arising out of the current or past presence of fungi. **Fungi** does not include any fungi intended by the **Named Insured** for consumption.

Goods In Process

Goods in process mean **raw stock** which has undergone any aging, seasoning, mechanical or other process of manufacture but which has not become **finished stock**.

Green Insured Property

Green insured property means **insured property** created, built or constructed following the practice of creating **buildings** or materials or using processes that incorporate one or more of the following practices and are certified as such by a government organization or a nationally or internationally recognized building industry organization or governmental agency, such as the U.S. Green Building Council (LEED certification), ECD Energy, Environment Canada (Green Globes) or the U.S. Department of Energy:

- A. Energy Efficiency, including steps implemented to obtain an ENERGY STAR label for a **building** at a **location** or **reported unspecified location**, as well as use of ENERGY STAR or equivalently rated materials, lighting systems, HVAC equipment, appliances or electronic products (if current like kind and quality replacement is not ENERGY STAR rated).

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First Party Glossary of Defined Terms

- B. Water Efficiency, including use of water efficient processes and wastewater technologies, as well as use of alternative water or indoor plumbing systems that reduce water usage from any plumbing fixture.
- C. Materials Efficiency, including use of sustainable and environmentally preferable construction materials, materials management and re-cycling programs.
- D. Environmental Quality, including reduction of the quantity of indoor air contaminants by use of low-emitting products or materials.

Green insured property does not include **stock**, processing water, molds and dies, property in the open, **personal property of others** or **personal property of executive officers or employees**.

Gross Leasehold Interest

Gross leasehold interest means the difference between the:

- A. the current monthly rental value at the market rate of the **location** or the **reported unspecified location** the **Named Insured** has leased on the date the direct physical loss or damage occurred; and
- B. the actual monthly rent the **Named Insured** currently pays, including taxes, insurance, janitorial or other services or fees that the **Named Insured** pays as part of the rent and other monthly assessments.

Installation Location

Installation location means a premises that is not owned, leased or operated by the **Named Insured** at which **installation property** is or will be installed, constructed or serviced.

Installation Property

Installation property means **personal property** that has or will become a permanent part of an installation, construction, or service project being performed for others by the **Named Insured**, or on the **Named Insured's** behalf.

Insured Property

Insured property means **real property** and **personal property**.

Location

Location means each of the locations specified in the **Business Property Schedule of Locations** or scheduled in any endorsement to this Policy and includes:

- A. the area associated with that address in which the **Named Insured** is legally entitled to conduct business activities; and
- B. the area extending 1,000 feet beyond that address.

Manager

Manager means any natural person manager or **member**.

Manufactured Goods

Manufactured goods means goods manufactured at a premises:

- A. the **Named Insured** owns or operates; or
- B. that the **Named Insured** does not own or operate, provided the **Named Insured**:
 1. contracted for the goods to be manufactured exclusively for the **Named Insured**; and



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2. the **Named Insured** is the owner or licensee of the design, patent, trademark or copyright for the goods.

Market Value

Market value means the price that property might be expected to realize if offered for sale in a fair market.

Media

Media means recorded information in any format which is an existing original or which can be duplicated or replaced by purchasing an existing duplicate that is for sale, and including any material upon which it is inscribed, printed, written or recorded, owned by the **Named Insured** or owned by others in the **Named Insured's** care, custody or control.

Media does not include **money, securities, stock, fine arts, records of accounts receivable or research and development project property.**

Member

Member means any person serving on the Board of Managers or equivalent executive of a **Named Insured** that is a limited liability company.

Merchandise

Merchandise means:

- A. goods held for sale or installation by the **Named Insured** which are not **manufactured goods**; or
- B. **manufactured goods** which are completed and ready for packing, shipment, installation or sale at a **location** of any retail outlet.

Messenger

Messenger means any of the **Named Insured's** natural person **members**, proprietors, partners, **executive officers** or **employees** who are duly authorized by the **Named Insured** to have care and custody of the property outside the premises.

Microbes

Microbes means any:

- A. non-fungal microorganism;
- B. non-fungal, colony-form organism;
- C. virus; or
- D. bacteria.

Microbe includes any spores, mycotoxins, odors, or any other substances, products, or byproducts produced by, released by, or arising out of the current or past presence of **microbes**.

Mobile Computing Device

Mobile computing device means cellular phones, laptop computers and other personal hand-held electronic devices, including accessories for such portable computing devices used in the **Named Insured's** business that are owned by the **Named Insured, executive officers** or employees (including leased or temporary employees).

Mobile computing device does not include any of these devices while rented or leased to others or **stock**.

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First Party Glossary of Defined Terms

Money

Money means:

- A. currency, coins and bank notes in current use and having a face value; and
- B. travelers checks, register checks and money orders held for sale to the public.

Monthly Leasehold Interest

Monthly leasehold interest means the original costs the **Named Insured** paid for **bonus payments** and **prepaid rent**, divided by the number of months left in the **Named Insured's** lease at the time of the expenditure.

Mudslide or Mudflow

Mudslide or mudflow means a river of liquid and flowing mud on the surface of normally dry land areas as when earth is carried by a current of water and deposited along the path of the current.

Named Insured

Named Insured means the persons or entities named as such on the **Business Crime Coverage Part, Business Property Coverage Part** or Policy Declarations.

For **insured property** that is the subject of a Contract of Sale, **Named Insured** includes the Contract of Sale Loss Payee.

Named Storm

Named storm means a tropical storm system that is declared to be named by the National Hurricane Center, World Meteorological Organization or any similar organization, agency or body responsible for naming such weather systems, including tropical storm spawned tornados or microbursts.

The named tropical storm begins when such organization, agency or body officially declares the storm system as a named tropical storm and ends when that organization, agency or body officially declares the named tropical storm:

- A. permanently downgraded to a tropical depression;
- B. reclassified as a Post Tropical Cyclone and the maximum sustained surface wind speed (using U.S. 1-minute average) is 33 kt (38 mph or 62 km/hr) or less; or
- C. reclassified as an Extra Tropical Cyclone and the maximum sustained surface wind speed (using U.S. 1-minute average) is 33 kt (38 mph or 62 km/hr) or less.

Net Income

Net Income means net profit or loss that would likely have been earned or incurred before taxes. **Net income** does not include any profit that would likely have been earned as a result of an increase in the business transactions due to favorable business conditions caused by the impact of the **covered peril** in the vicinity of such **covered peril**.

Net Leasehold Interest

Net leasehold interest means the net present value of the **gross leasehold interest** for each remaining month of the term of the lease, discounted at the Prime Rate on the date the direct physical loss or damage occurs, rounded to the nearest dollar.



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First Party Glossary of Defined Terms

Newly Acquired Location

Newly acquired location means a fixed premises the **Named Insured** owns, leases, rents or controls. The premises becomes a **newly acquired location** on the later of:

- A. the date the **Named Insured** obtains possession or control of the premises; or
- B. the date the **real property, personal property, fine arts, records of accounts receivable** or **media** for which the **Named Insured** has an insurable interest is placed at the premises.

Newly acquired location does not include:

- 1. a **location**;
- 2. an **unspecified location**;
- 3. a **reported unspecified location**;
- 4. an **installation location**; or
- 5. a fair, trade show or exhibition.

Occurrence

Occurrence means one event or a series of related events that contribute concurrently to or contribute in any sequence to physical loss of or damage to property. However, with respect to:

- A. the **equipment breakdown peril, occurrence** means all equipment breakdowns that manifest themselves at the same time and are the result of the same cause, regardless of the number of **locations** or **reported unspecified locations** or other premises involved.
- B. a **named storm, occurrence** means each **named storm**. If a **named storm** is downgraded to a tropical depression, such tropical depression shall be considered a separate **occurrence**.
- C. **theft, occurrence** means all loss sustained by the **Named Insured** caused by:
 - 1. any single act or series of related acts;
 - 2. any act or acts involving one person, or a group of persons acting together; or
 - 3. an act or event, or a series of related acts or events, not involving any identifiable person.
- D. **volcanic eruption, occurrence** means all volcanic eruptions, explosions or effusions that occur within any 168 hour period.
- E. **Employee Theft Coverage** or **Employee Theft of Client Property Coverage, occurrence** means:
 - 1. any single act;
 - 2. the combined total of all separate acts whether or not related; or
 - 3. a series of acts whether or not related,

committed by an **employee**, acting alone or in collusion with other persons, or any group of **employees** acting together, even if in collusion with other persons, during the **policy period**, before the **policy period** or both, subject to the **Loss Sustained During Prior Policy** Condition under the **BUSINESS CRIME COVERAGE CONDITIONS** in the **First Party Terms and Conditions**.
- F. **Forgery or Alteration Coverage, occurrence** means:
 - 1. any single act;
 - 2. the combined total of all separate acts whether or not related; or
 - 3. a series of acts whether or not related,

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committed by any one person acting alone or in collusion with others, or in which any such person is implicated, involving one or more instruments, during this **policy period**, before this **policy period** or both, subject to the **Loss Sustained During Prior Policy** condition under the **BUSINESS CRIME COVERAGE CONDITIONS** in the **First Party Terms and Conditions**.

G. Money and Securities Coverage or any other coverage provided under the **Business Crime Coverage Part**, **occurrence** means:

1. any single act, or series of related acts;
2. the combined total of all separate acts whether or not related; or
3. a series of acts whether or not related,

committed by any one person acting alone or in collusion with others, or not committed by any identifiable person, during the **policy period**, before the **policy period** or both, subject to the **Loss Sustained During Prior Policy** Condition under the **BUSINESS CRIME COVERAGE CONDITIONS** in the **First Party Terms and Conditions**.

H. Utility Supply Failure Coverage, occurrence means one event or a series of related events that contribute concurrently to or contribute in any sequence to physical loss of or damage to property, regardless of the number of **locations** or **reported unspecified locations** or the number of utility service providers or utility service properties involved in the same event.

Operations

Operations means the **Named Insured's** business activities occurring at the covered premises prior to the time and date of the loss or damage, including the **Named Insured's** activities as a lessor.

Operations does not include business activities as part of research and development projects.

Original Document

Original document means:

- A.** the first rendering or archetype and does not include photocopies or electronic transmissions even if received and printed; or
- B.** for the purposes of Forgery or Alteration Coverage only, a "substitute check", as defined in the Check Clearing for 21st Century Act.

Other Property

Other property means any tangible property other than **money** and **securities** that has intrinsic value.

Other property does not include any property listed in the **Business Crime Coverage Part** as specifically not covered.

Outdoor Trees, Shrubs, Plants or Lawns

Outdoor trees, shrubs, plants or lawns mean trees, shrubs, plants or lawns the **Named Insured** owns that are located outside.

Outdoor trees, shrubs, plants or lawns does not include growing crops, standing timber, **stock** or trees, shrubs, plants, grass or lawns that are part of a vegetated roof.

Period of Restoration

A. Period of restoration means the period of time that begins with:

1. the time and date that the physical loss or damage that causes **suspension of operations** occurs; or



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2. the date **operations** would have begun if such loss or damage delays the start of **operations** and such loss or damage is to any of the following:
 - a. **buildings** whether complete or under construction;
 - b. alterations or additions to existing **buildings**;
 - c. machinery, equipment, supplies or materials that are:
 - (1) used in such construction, alterations or additions;
 - (2) incidental to the occupancy of the area intended for construction, alteration or addition; or
 - (3) incidental to the alteration of the occupancy of an existing **building**.
- B. If the **Named Insured** resumes **operations**, with reasonable speed, the **period of restoration** ends on the earlier of:
 1. the date when the premises where the loss or damage occurred could have been physically capable of resuming the level of **operations** which existed prior to the loss or damage; or
 2. the date when a new permanent premises is physically capable of resuming the level of **operations** which existed prior to the loss or damage, if business is resumed at a new permanent premises.
- C. If the **Named Insured** does not resume **operations**, or does not resume **operations** with reasonable speed, whether at a **location, reported unspecified location** or elsewhere, the **period of restoration** will end on the date when the premises where the loss or damage occurred could have been restored to the physical size, construction, configuration and material specifications which existed at the time of loss or damage, with no consideration for any increased period of time:
 1. which would have been required to make changes in order to repair or reconstruct the property or tear down undamaged parts of the property, to meet the minimum requirements of an ordinance or law; or
 2. which would have been necessary to make the premises physically capable of resuming the level of **operation** which existed prior to the loss or damage after the completion of repairs or replacement.
- D. With respect to **Dependent Property Time Element Coverage** under the **OFF-SITE COVERAGE** section in the **Business Property Coverage Part**, **period of restoration** means the period of time that:
 1. begins on the date the physical loss of or damage to property at a **dependent property** occurs; and
 2. ends on the date when the property at that **dependent property** should be repaired or replaced with reasonable speed and similar quality.
- E. With respect to **research and development business income**, the **period of restoration** means the period of time that begins with the time and date of the physical loss of or damage to **research and development project property** that causes **suspension** of the **Named Insured's** research and development project and ends on the earlier of:
 1. the date such **research and development project property** could be recreated or restored with reasonable speed and similar quality to the condition that existed at the time of loss or damage; or
 2. 365 days immediately following the date the physical loss of or damage to such **research and development project property** occurred.
- F. No **period of restoration** will be cut short by the expiration of the Policy.

Personal Property

Personal property means:

- A. all property, other than **real property**, owned by the **Named Insured** and used in the **Named Insured's** business, including furniture, fixtures, machinery, **electronic data processing equipment** and **stock**;
- B. glass in **buildings** which, as a tenant, the **Named Insured** has a contractual responsibility to insure;
- C. the **Named Insured's** outdoor signs, antennas and towers and fences;
- D. **personal property of others**;





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- E. **personal property of executive officers or employees;**
- F. property, other than **real property**, the **Named Insured** leases for use in its business and for which the **Named Insured** has a contractual responsibility to insure, unless otherwise provided for under **personal property of others;**
- G. the value of labor, materials or services furnished or arranged by the **Named Insured** on **personal property of others;**
- H. the **Named Insured's** interest in **tenant's improvements and betterments;**
- I. power or communication generation or transmission equipment, including transmission and distribution lines of any type, owned, operated, controlled by or leased by the **Named Insured;** or
- J. vehicles or self-propelled machines (including autos, aircraft or watercraft) that:
 - 1. the **Named Insured** manufactures, processes or warehouses or holds for sale that are licensed for use on public roads while at a **location** or **reported unspecified location;**
 - 2. the **Named Insured** manufactures, processes or warehouses or holds for sale that are not licensed for use on public roads while at a **location** or **reported unspecified location;**
 - 3. are unpowered watercraft owned by the **Named Insured** while out of the water at a **location** or **reported unspecified location;** or
 - 4. are trailers owned by the **Named Insured** that are not licensed for use on public roads while at a **location** or **reported unspecified location.**

Personal property does not include **property not covered.**

Personal Property of Executive Officers or Employees

Personal property of executive officers or employees means personal property that is owned by **executive officers** or the **Named Insured's** employees (including leased or temporary employees) and that is usual to the occupancy of the **building.**

Personal Property of Others

Personal property of others means personal property that is not owned by the **Named Insured** but is in the **Named Insured's** care, custody or control.

Personal property of others does not include **personal property of executive officers or employees.**

Policy Period

Policy period means the period of time shown on the Policy Declarations, beginning on the effective date and time and ending on the expiration date and time, or the Policy's earlier cancellation date.

Policy Premium

Policy premium means the original premium and the fully annualized amount of any additional premiums, charged by the Insurer for coverage provided during the **policy period.**

Prearranged Transfer

Prearranged transfer means an electronic transfer of **money** or **securities** which is part of a regular or scheduled series of electronic transfers, authorized by **written** agreement, to a designated **financial institution** specifying:

- A. the amount of **money** or **securities** to be transferred; and
- B. account number to be credited.



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Premises

Premises means:

- A. the interior of that portion of any building the **Named Insured** occupies in conducting the **Named Insured's** business;
- B. with respect only to damage to **other property**, the exterior of that portion of any building the **Named Insured** occupies in conducting the **Named Insured's** business; or
- C. with respect only to the **Employee Theft of Client Property While on Client Premises Coverage** under the **Business Crime Coverage Part**, the interior of that portion of any building a **client** occupies in conducting the **client's** business or the interior of a **client's** owned, leased or rented residence.

Prepaid Rent

Prepaid rent means that unamortized portion of any amount of advance rent the **Named Insured** paid based on the percentage of the unexpired portion of the lease that remains at the time of physical loss or damage.

Prepaid rent does not include the customary rent for a rental period or any amount refunded to the **Named Insured**.

Property Not Covered

Property not covered means:

- A. animals unless:
 - 1. owned by others and boarded by the **Named Insured**, or
 - 2. owned by the **Named Insured** as **stock**, other than **research animals**, while inside of a **building** at a **location** or **reported unspecified location**;
- B. bulkheads, pilings, piers, wharves or docks;
- C. contraband, or property in the course of illegal transportation or trade;
- D. **fine arts, money, securities, records of accounts receivable, media** or **research and development project property**;
- E. vehicles or self-propelled machines (including autos, aircraft or watercraft) that are:
 - 1. licensed for use on public roads; or
 - 2. operated principally away from the **location** or **reported unspecified location**, except to the extent included in Paragraph J. of the **personal property** definition;
- F. land, naturally occurring water, air, growing crops and standing timber;
- G. **outdoor trees, shrubs, plants or lawns**;
- H. dams, dikes or retaining walls;
- I. underground mines, mine shafts, caverns, open pits or quarries; or
- J. any property which the **Named Insured** has covered under any other Policy in which such property is more specifically described, except for the excess of the amount due under such other coverage, whether collectible or not.

Qualifying Period

Qualifying period means the continuous period of time which must pass before the applicable coverage begins.

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Raw Stock

Raw stock means material in the state in which the **Named Insured** acquired it for conversion into **finished stock**.

Real Property

Real property means:

- A. **buildings** and temporary or appurtenant structures of such **buildings**;
- B. **fixtures**;
- C. **personal property** that is used to maintain or service the **buildings**, **locations** or **reported unspecified locations**;
- D. the **Named Insured's** indoor and outdoor signs;
- E. materials, equipment, supplies and temporary **buildings** used for making additions, alterations or repairs to any such **building**;
- F. paved or concrete surfaces owned by the **Named Insured**;
- G. **building** foundations; or
- F. underground pipes, flues and drains owned by the **Named Insured**.

Real property does not include **property not covered**.

Records of Accounts Receivable

Records of accounts receivable means accounting records used by the **Named Insured** to document the billing and collection of **money** due from the **Named Insured's** customers, regardless of what medium those records are inscribed, printed, written or recorded upon.

Records of accounts receivable includes:

- A. **money** due the **Named Insured** from its customers that the **Named Insured** is unable to collect after exerting all reasonable effort to do so;
- B. interest charges on any loan required to offset amounts the **Named Insured** is unable to collect pending the Insurer's payment of these amounts; and
- C. collection expenses in excess of the **Named Insured's** normal collection expenses that are made necessary by such loss or damage,

resulting from the direct physical loss of or damage to **records of accounts receivable**.

Rental Value

Rental value means that portion of **net income** that would have been earned or incurred as rental income from tenant occupancy of a **location** or **reported unspecified location** as furnished and equipped by the **Named Insured**, including fair rental value of any portion of the **location** or **reported unspecified location** which is occupied by the **Named Insured**.

Replacement Cost

Replacement cost means the cost to repair or replace **covered property** at the time of direct physical loss or damage with property of comparable material and quality on the same or another site, and used for the same purpose, without deduction for depreciation, deterioration, and obsolescence which amount is computed as of the time and at the place of such loss or damage. If property of the same kind and quality is no longer available, the Insurer will pay to replace it with other property of similar quality and function, including property of greater processing capacity.



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Replacement cost valuation for **insured property** includes the cost the **Named Insured** paid for non-refundable or non-transferable extended warranties, maintenance contracts or service contracts which are still in force at the time of loss or damage and are no longer valid as a result of loss of or damage to such **insured property**.

Reported Unspecified Location

Reported unspecified location means fixed premises that has been identified on a schedule submitted by the **Named Insured** and on file with the Insurer, including:

- A. the address of the premises and includes that area extending 1000 feet beyond that address;
- B. an identification of the **insured property**, **business income** or **extra expense**; and
- C. the value of such identified **insured property**, **business income** or **extra expense**.

If the **Named Insured** is a tenant, for purposes of **time element coverage**, **reported unspecified locations** includes that portion of the premises not rented, or intended to be rented, to others.

Reported unspecified location does not include:

- 1. a **location**;
- 2. an **unspecified location**;
- 3. a fair, trade show or exhibition;
- 4. an **installation location**; or
- 5. a **dependent property** with respect to loss or damage covered by any **time element coverage**.

Research Animals

Research animals means laboratory animals used in the **Named Insured's** research and development project or bred for sale to other medical technology or life science entities.

Research and Development Business Income

Research and development business income means:

- A. **net income** that would have been earned or incurred had no loss or damage resulting in an interruption in the **Named Insured's** research and development project occurred, including **net income** resulting from:
 - 1. lost or delayed pre-sale orders from new or current customers for a new product or an improved current product, whose entry into the marketplace is delayed because these products were the subject of lost or damaged **research and development project property**; or
 - 2. grants, endowments and any other contract revenues, licensing fees, consulting fees, funding grants and progress payments, including milestone contracts; plus
- B. **research and development project continuing expenses**.

However, **research and development business income** does not include any amount that is otherwise payable under this **Business Property Coverage Part** or that does not necessarily continue during the interruption in the research and development project.

Research and Development Project Continuing Expenses

Research and development project continuing expenses means the **Named Insured's** normal **continuing operating expenses** that are directly attributable to research and development projects, including any reasonable and necessary payroll expenses, rental payments as a tenant and factory overhead.

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Research and Development Project Property

Research and development project property means the **Named Insured's**:

- A. written, printed, electronic or inscribed documents, plans, records, formulas or other information, including any material upon which it is inscribed, printed, written or recorded;
- B. original or experimental property;
- C. existing prototypes used as the model for the final version of a new product or design; or
- D. undamaged property that needs to be recreated, restored or replaced due to covered loss of or damage to property in Paragraphs **A.**, **B.** or **C.**,

developed or used in conjunction with any ongoing and active research and development project.

Research and development project property does not include **research animals**, **media**, plants or crops or **fine arts**.

Robbery

Robbery means the unlawful taking of specified property from the care and custody of any person by one who has:

- A. caused or threatened to cause that person bodily harm; or
- B. committed an unlawful act witnessed by that person.

Safe Burglary

Safe burglary means the unlawful taking of:

- A. property from within a locked safe or vault by a person unlawfully entering the safe or vault as evidenced by marks of forcible entry upon its exterior; or
- B. a safe or vault from inside the **premises**.

Securities

Securities means negotiable and non-negotiable instruments or contracts representing either **money** or representing other tangible property that has intrinsic value, including:

- A. tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; or
- B. evidences of debt issued in connection with credit, debit or charge cards, which cards are not issued by the **Named Insured**.

Securities does not include **money**.

Sinkhole Collapse

Sinkhole collapse means the sudden sinking or collapse of land into underground empty spaces created by the action of water on limestone or dolomite provided such cavities were not man made or did not result from **flood**.

Specified Peril

Specified peril means:

- A. aircraft or vehicles;
- B. explosion, fire or leakage from fire extinguishing equipment;
- C. lightning, smoke, **volcanic eruption**, **water damage**, weight of snow, ice or sleet;



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- D. windstorm or hail;
- E. riot, civil commotion or vandalism or **theft**;
- F. falling objects, excluding loss or damage to:
 - 1. **personal property** in the open; or
 - 2. the interior of a **building**, or property inside a **building**, unless the roof or an outside wall of the **building** is first damaged by a falling object;
- G. **sinkhole collapse**;
- H. solely with respect to **personal property** in the course of transit, **specified peril** also includes:
 - 1. vehicle collision upset or overturn; or
 - 2. sinking or stranding of a vessel, or collapse of a bridge, culvert, dock or wharf; or
- I. **equipment breakdown peril**, excluding loss of or damage to **insured property** caused by the discharge, dispersal, release or escape of refrigerants, including ammonia.

Stock

Stock means **raw stock, goods in process, finished stock or merchandise**, including packing or shipping materials and including software incorporated into such **finished stock or merchandise**.

Sublease Profit

Sublease profit means the net profit the **Named Insured** earns through subleasing the **building** or portion of the **building** that the **Named Insured** rents for the unexpired term of the cancelled lease or sublease, whichever would expire first. This amount is discounted based on the Prime Rate on the date the direct physical loss or damage occurs, rounded to the nearest whole number.

Suspended Equipment

Suspended equipment means **covered equipment**, provided the Insurer has complied with the requirements described in the **SUSPENDED EQUIPMENT** Condition in the **First Party Terms and Conditions**.

Suspension

Suspension means:

- A. the slowdown or cessation of the **Named Insured's** business activities; or
- B. that a part or all of the covered premises is rendered untenable.

System Penetration

System penetration means the intentional and malicious use of a computer to obtain unauthorized access to information and resources stored on **electronic data processing equipment**.

Tenant's Improvements and Betterments

Tenant's improvements and betterments means **fixtures**, glass, signs, alterations, installations or additions:

- A. made a part of a **building** the **Named Insured** occupies as a tenant but does not own;
- B. made or acquired at the **Named Insured's** expense exclusive of rent paid by the **Named Insured** or for which the **Named Insured** is legally required by written contract to insure; and
- C. that the **Named Insured** cannot legally remove.





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Tenant's Lease Interest

Tenant's lease interest means the difference between:

- A. the actual rent due for the unexpired portion of the cancelled lease at the time of covered loss or damage; and
- B. the rent due under the new lease for the same time period.

Theft

Theft means the unlawful taking of property.

Time Element Coverage

Time element coverage means **business income**, **research and development business income** or **extra expense** to the extent these apply under this **Business Property Coverage Part**.

Transfer Agreement

Transfer agreement means a **written** agreement with any **financial institution** authorized to transfer **money** and **securities** at the **Named Insured's** request.

Unspecified Location

Unspecified location means:

- A. a premises not listed in the **Business Property Schedule of Locations**; or
- B. a fair, trade show or exhibition.

An **unspecified location** does not include:

- 1. a **location**;
- 2. a **newly acquired location**;
- 3. a **reported unspecified location**;
- 4. an **installation location**; or
- 5. a **dependent property** with respect to loss or damage covered by any **time element coverage**.

Volcanic Eruption

Volcanic eruption means the eruption, explosion or effusion of a volcano that gives rise to physical loss or damage when such loss or damage is caused by:

- A. airborne volcanic blast or airborne shock waves;
- B. ash, dust or particulate matter; or
- C. lava flow.

Water Damage

Water damage means:

- A. the discharge or leakage of domestic or process water or steam from:
 - 1. water pipes and any other apparatus meant to carry or distribute water including, but not limited to, hoses and tubes and fire protection sprinkler system piping;



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2. appliances; or

3. mechanical systems; or

B. the overflow, discharge or leakage of water from bathroom, kitchen and laundry fixtures and faucets, within a **building**.

Written

Written means expressed through letters or marks placed upon paper and visible to the naked eye.

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These **First Party Terms and Conditions** apply to the **Business Property Coverage Part**, the **Business Crime Coverage Part**, as applicable, and their associated forms and endorsements.

I. ABANDONMENT

There can be no abandonment of any **covered property** to the Insurer unless the Insurer specifically agrees to such abandonment in writing.

II. APPRAISAL

If the **Named Insured** and the Insurer fail to agree on the amount of loss for physical damage or **business income** or **extra expense**, either may make a written demand for appraisal in which case within 30 days of that written demand each shall select an appraiser and shall notify the other of its chosen appraiser. This **APPRAISAL** Condition is not available to the **Named Insured** or the Insurer if there is a dispute as to whether the loss or damage was caused in whole or in part by a **covered peril**. This **APPRAISAL** Condition is not available if there is a dispute as to whether or not the loss is covered in whole or in part under this **coverage part**.

An individual may be chosen as an appraiser for a claim only if such individual is a competent, independent and disinterested person and who has no direct or indirect financial interest in the loss or the adjustment of the claim. That appraiser cannot be:

- A. the **Named Insured** or any of the **Named Insured's** employees or agents (including any public adjuster or public adjusting company hired by the **Named Insured**);
- B. employed by the Insurer; or
- C. an independent adjuster hired by the Insurer for such claim.

The appraisers will first select a competent, independent and disinterested umpire. If the appraisers fail to agree upon an umpire within 30 days then, only on the joint request of the **Named Insured** and the Insurer to a court of competent jurisdiction where the loss occurred, the **Named Insured** and the Insurer may request that the court select or appoint a competent, independent and disinterested umpire.

If the **Named Insured** and the Insurer fail to agree to submit a joint request to a court of competent authority, either may file the necessary documents in a court of competent jurisdiction where the loss occurred to compel the other to comply with the terms of this **APPRAISAL** provision.

The appraisers will then appraise, within a reasonable amount of time, the amount of loss, stating separately, as applicable:

- 1. the **actual cash value** or **replacement cost** as of the date of loss and the amount of loss, for each item of physical loss or damage; and
- 2. the amount of loss for each **time element coverage**.

If the appraisers fail to agree, they will submit their differences to the umpire. An award agreed to in writing by any two will determine the amount of loss and that award will be binding on both parties but such appraisal award will not determine whether the loss is covered. Any appraisal award addressing whether or not a loss is or is not covered is void and is not binding on either party to the appraisal.

The **Named Insured** and the Insurer will each:

- a. pay its chosen appraiser; and
- b. bear equally the other expenses of the appraisal and umpire.

A demand for appraisal shall not relieve the **Named Insured** of its continuing obligation to comply with all of the terms and conditions of this Policy.



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The Insurer will not be held to have waived any of its rights by any act relating to an appraisal. If there is an appraisal, the Insurer will still retain its right to deny the claim or challenge whether the damages from any loss are covered or otherwise excluded.

The **Named Insured** may only make a written demand for appraisal if the **Named Insured** has fully complied with all provisions of this Policy.

III. COMPLIANCE

No one may make a claim under the **Business Property Coverage Part** unless:

- A. there has been full compliance with all of the provisions of the **Business Property Coverage Part**; and
- B. the claim for coverage is brought within 2 years and 1 day after the date on which the direct physical loss or damage occurred.

IV. CONCEALMENT, MISREPRESENTATION AND FRAUD

This entire Policy shall be void if, whether before or after a loss, the **Named Insured** or designated representative:

- A. has concealed or misrepresented any material fact or circumstance concerning:
 - 1. this insurance or the subject thereof;
 - 2. the interest of the **Named Insured** therein; or
 - 3. any claim; or
- B. has falsely sworn to any such material fact or circumstance.

V. CONTROL OF PROPERTY

Any act or neglect by any person, other than a **Named Insured** designated representative, of any provision of these conditions or the **Business Property Coverage Part**, will not affect coverage. Breach of any condition of coverage at one or more **locations** or **reported unspecified locations** will not affect coverage at any other **building** where, at the time of loss or damage, the breach of condition did not exist.

VI. DUTIES AFTER LOSS OR DAMAGE

In the event of loss or damage, the **Named Insured** shall do the following:

- A. Take all necessary steps to protect the property from further loss or damage.
- B. Set aside the damaged **insured property** for examination by the Insurer as often as may be required and keep a record of its expenses necessary to protect **insured property**.
- C. As soon as practical, give written notice to the Insurer, or its designated representative, of the event giving rise to the loss or damage, including the date and time of such event, what occurred and the names and addresses of witnesses.
- D. Within 60 days after being requested by the Insurer, render to the Insurer a detailed, sworn proof of loss on a form provided by the Insurer;
- E. As often as may be reasonably required, exhibit to any person designated by the Insurer all that remains of any damaged or undamaged property and permit the Insurer to take samples of such property for inspection and analysis.
- F. Submit individually to examinations under oath at the Insurer's request and, if requested and identified by the Insurer, make its designated representatives, including, but not limited to, public adjusters, claims consultants,

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forensic accountants or other third parties providing claims related services, submit to examinations under oath, and give the Insurer a signed statement of each individual's answers.

- G. As may be reasonably required, produce for examination at the request of the Insurer all books of account, business records, bills, invoices and other vouchers, or certified copies thereof if originals have been lost, at such reasonable time and place as may be designated by the Insurer or its authorized representative, and permit extracts and copies thereof to be made.
- H. Cooperate with the Insurer in the investigation of any claim.
- I. Notify law enforcement authorities, if the **Named Insured** has reason to believe that any loss or damage involves a violation of law.

VII. LOSS PAYMENT

- A. Unless otherwise specified in this Policy, in the event of covered loss or damage to **covered property**, at the Insurer's option, the Insurer will either:
 - 1. pay the amount of loss or damage;
 - 2. pay the cost of repairing or replacing such **covered property**;
 - 3. take all or any part of the **covered property** at an agreed or appraised value; or
 - 4. repair or replace the **covered property** with other property of like kind and quality.
- B. If the Insurer elects to exercise option **A.3.** above with respect to any branded or labeled **merchandise** or **finished stock**, the **Named Insured** may:
 - 1. Stamp salvage on their **merchandise** or **finished stock**, or its containers, if the stamp will not physically damage the **merchandise** or **finished stock**; or
 - 2. Remove the brands or labels, if doing so will not physically damage the **merchandise** or **finished stock**. The **Named Insured** must re-label the **merchandise** or **finished stock** or its containers, to comply with the law.
- C. The Insurer will determine the value of such **covered property**, or the cost of its repair or replacement, in accordance with the **VALUATION** Condition.
- D. The Insurer will not pay more than the **Named Insured's** financial interest in the **covered property**.
- E. The Insurer, at the Insurer's expense, may elect to defend the **Named Insured** against suits arising from claims of owners of **covered property**.
- F. If the **Named Insured** has complied with all of the terms and conditions of this Policy, the Insurer will pay amounts due hereunder within 60 days after it receives an acceptable sworn proof of loss provided that the Insurer and **Named Insured** have reached agreement on the amount of loss or damage or an appraisal award has been made. Such payments will be made to the **First Named Insured**, subject to the **LOSS PAYEES AND MORTGAGEES** Condition below. However, the payment for loss or damage to **personal property of others** may be to the account of the owner of the property.

Covered **Debris Removal Costs and Expenses** and **Debris Removal – Additional Costs and Expenses** in the **Fees, Costs and Expenses Coverages** provision under the **LOCATION COVERAGES** section of the **Business Property Coverage Part** will be paid by the Insurer provided all such costs are reported to the Insurer in writing within 180 days of the **occurrence**.



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VIII. LOSS PAYEES AND MORTGAGEES

A. Loss Payees

If there is loss of or damage to **insured property**, in which the **Named Insured** and any Loss Payee, whether or not named in the **Schedule of Loss Payees or Mortgagees**, have an insurable interest:

1. the Insurer will adjust losses with the **Named Insured**, and
2. make payments jointly to the **Named Insured** and such Loss Payee, in their order of precedence, in accordance with the Loss Payee's financial interest in the applicable property.

If the Insurer pays such Loss Payee, such payments will satisfy the **Named Insured's** claims against the Insurer for that Loss Payee's property. The Insurer will not pay such owners more than their financial interest in the **insured property**.

B. Lender Loss Payees and Mortgagees

1. As used in this Section:
 - a. a Lender Loss Payee is any creditor who is shown on the **Schedule of Loss Payees or Mortgagees** as a Lender Loss Payee and whose interest in **insured property** is established by a written instrument including warehouse receipts, bills of lading, financing statements or security agreements;
 - b. a Mortgagee is any mortgagee or trustee who is shown on the **Schedule of Loss Payees or Mortgagees** as a Mortgagee with respect to the **real property** for which the mortgagee or trustee is named.
2. The Insurer will pay for covered loss or damage to each specified Lender Loss Payee or Mortgagee, in order of precedence, in accordance with the Lender Loss Payee's or Mortgagee's financial interest in the applicable property.
3. Each Lender Loss Payee and Mortgagee has the right to receive loss payment, even though:
 - a. the Insurer denied the **Named Insured's** claim because the **Named Insured** failed to comply with the terms of this Policy; or
 - b. such Lender Loss Payee or Mortgagee has started foreclosure or similar action on the **insured property**, provided such loss payee:
 - i. pays any premium due under this **Business Property Coverage Part** at the Insurer's request if the **Named Insured** has failed to do so;
 - ii. submits a signed, sworn proof of loss in accordance with the requirements of this Policy; and
 - iii. has notified us of any change in ownership, or substantial change in risk known to such Lender Loss Payee or Mortgagee.

If these requirements are met, all of the terms of this **Business Property Coverage Part** will then apply directly to such Lender Loss Payee or Mortgagee.

4. With respect to any Lender Loss Payees or Mortgagees:
 - a. The Insurer may cancel this Policy, including the interest of any Lender Loss Payee or Mortgagee, by giving such Lender Loss Payee or Mortgagee, or its agent, written notice:
 - i. 10 days prior to the effective date of cancellation, if cancellation is for nonpayment of premium; or
 - ii. 60 days prior to effective date of cancellation, if cancellation is for any other reason.

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- b. If a loss hereunder is made payable, in whole or in part, to a designated Lender Loss Payee or Mortgagee not named in this Policy, that interest may be cancelled by giving to such loss payee 10 days written notice of cancellation.
- c. If the Insurer pays the Lender Loss Payee or Mortgagee for loss under this **Business Property Coverage Part**, and denies payment to the **Named Insured**, the Insurer will, to the extent of the payment made to such Lender Loss Payee or Mortgagee, be subrogated to all the rights of the Lender Loss Payee or Mortgagee. However, any subrogation by the Insurer will not impair the right of such Lender Loss Payee or Mortgagee to recover the full amount of its claim. At the Insurer's option, the Insurer may pay the whole principal of the **Named Insured's** debt plus accrued interests. In this event, the **Named Insured** will pay its remaining debt to the Insurer.
- d. If the **Named Insured** fails to provide proof of loss, the Lender Loss Payee or Mortgagee, upon notice, will render proof of loss within 60 days of notice and will be subject to the provisions contained in this **First Party Terms and Conditions** and **Common Terms and Conditions** relating to **APPRAISAL, LOSS PAYMENT** and **NO SUIT AGAINST INSURER**.

C. Mortgagee Loss Payee

With respect to any Mortgagee as defined above, the interest of the Mortgagee in **real property** will not be invalidated by:

- 1. any act or neglect of the mortgagor or owner of the **real property**;
- 2. foreclosures, notice of sale, or similar proceeding with respect to the **real property**;
- 3. change in the title or ownership of the **real property**; or
- 4. change to an occupancy more hazardous than was represented by the **Named Insured**.

D. Contract of Sale Loss Payee

A Contract of Sale Loss Payee is a person or entity who is shown on the **Schedule of Loss Payees or Mortgagees** and with whom the **Named Insured** has entered a contract for the sale of **insured property**; provided that for such **insured property** in which both the **Named Insured** and such Contract of Sale Loss Payee have an insurable interest, the Insurer will:

- 1. adjust losses with the **Named Insured**; and
- 2. pay any claim for loss or damage jointly to the **Named Insured** and such Contract of Sale Loss Payee, as interests may appear.

E. Building Owner Loss Payee

- 1. A Building Owner Loss Payee is the person or entity who is shown on the **Schedule of Loss Payees or Mortgagees** and is the owner of the described **building** in which the **Named Insured** is a tenant.
- 2. Loss or damage to such **building** will be adjusted with such Building Owner Loss Payee. Any loss payment made to such Building Owner Loss Payee will satisfy the **Named Insured's** claims against the Insurer for such Building Owner Loss Payee property.
- 3. Loss or damage to **tenant's improvements and betterments** will be adjusted with the **Named Insured** unless the written lease agreement provides otherwise.

IX. NO BENEFIT TO BAILEE

This insurance shall in no way inure directly or indirectly to the benefit of any transportation carrier or bailee.



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X. OTHER INSURANCE

- A. If the **Named Insured** has other insurance covering the same loss or damage, the Insurer will pay on the least of the following amounts:
1. any Limit of Insurance applicable to the **covered property** that has sustained such loss or damage;
 2. the amount of covered loss or damage in excess of the amount due from that other insurance, whether the **Named Insured** can collect on it or not, without application of deductible amounts contained elsewhere in this **coverage part**; or
 3. the amount the Insurer would have paid had such other insurance not existed.
- B. Paragraph A. above does not apply to other insurance that is purchased as insurance in excess of the Limit of Insurance under this **coverage part**.

XI. POLICY PERIOD/COVERAGE TERRITORY

The Insurer will cover loss or damage commencing during the **policy period** of this Policy and within the **coverage territory** unless otherwise specified.

XII. RECOVERED PROPERTY

If either the **Named Insured** or Insurer recover any property after loss settlement, that party must give the other prompt notice. At the **Named Insured's** option, the property (other than **money** or **securities**) will be returned to the **Named Insured**. The **Named Insured** must then return to the Insurer the amount it paid to the **Named Insured** for the **covered property**. The Insurer will pay recovery expenses and the expenses to repair the recovered **covered property**, subject to the Limit of Insurance.

With respect to **money** or **securities**, any recoveries, less the cost of obtaining them, made after settlement of loss or damage covered by this **coverage part** will be distributed:

- A. first to the **Named Insured**, until the **Named Insured** is fully reimbursed for any loss or damage that the **Named Insured** sustains that exceeds the Limit of Insurance and the Deductible amount, if any;
- B. then to the Insurer, until the Insurer is reimbursed for the settlement made; and
- C. then to the **Named Insured**, until the **Named Insured** is reimbursed for that part of the loss or damage equal to the Deductible amount, if any.

Recoveries do not include any recovery:

1. from insurance, suretyship, reinsurance, security or indemnity taken for the Insurer's benefit; or
2. of original **securities** after duplicates of them have been issued.

XIII. RESUMPTION OF OPERATIONS

The Insurer will reduce the amount of **business income** and **research and development business income** loss payments to the extent that the **Named Insured** could resume **operations** or research and development projects in whole or in part:

- A. by using damaged or undamaged property, including **stock**; or
- B. by using any other premises.

Solely with respect to **suspension of operations** caused by direct physical loss of or damage to a **dependent property**, the Insurer will reduce the amount of **business income** loss payment to the extent the **Named Insured** could resume the **Named Insured's operation**, in whole or in part, by using any other available sources of materials or outlets for the **Named Insured's** products or services available to the **Named Insured**.



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XIV. SALVAGE AND RECOVERIES

All salvages, recoveries, and payments, excluding proceeds from subrogation and other insurance, recovered or received prior to a loss settlement under this Policy, shall reduce the loss accordingly. If recovered or received subsequent to a loss settlement under this Policy, such net amounts received shall be divided between the interests concerned in the proportion of such respective interests.

XV. SUSPENDED EQUIPMENT

The Insurer, or any of the Insurer's representatives, has the right to suspend the insurance provided for **covered equipment** from an **equipment breakdown peril** when the equipment is found to be in, or exposed to, a dangerous condition, provided that the Insurer, or any representative, has:

- A. told the **Named Insured** of the dangerous condition immediately upon discovering it and informed the **Named Insured** of the suspension of coverage; and
- B. mailed or delivered a notice of the suspension to the **First Named Insured's** last known address or the address where the **covered equipment** is located.

The **Named Insured** will get a pro-rata refund of premium for the suspended insurance. However, the suspension will be effective even if the Insurer has not yet made or offered a refund. Reinstatement can only be effected by a written endorsement issued by the Insurer.

XVI. TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO THE INSURER

If the Insurer pays a claim under this Policy, it will be subrogated, to the extent of such payment, to all the **Named Insured's** rights of recovery from other persons, organizations and entities. The **Named Insured** will execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The **Named Insured** shall do nothing to prejudice such rights.

The Insurer will have no rights of subrogation against:

- A. any person or entity who or which is a **Named Insured**;
- B. any subsidiary or any entity associated with the **Named Insured** through ownership or management;
- C. any other person or entity that the **Named Insured** waived its rights of subrogation against in writing before the time of loss.

XVII. VACANCY

If a **building** where loss or damage occurs has not been used by the **Named Insured** to conduct its normal business for more than 60 consecutive days before such loss or damage occurs, the Insurer will not pay for any loss or damage caused by any of the following even if they are **covered perils**:

- A. vandalism;
- B. sprinkler leakage, unless the **Named Insured** has protected the system against freezing;
- C. **building** glass breakage;
- D. **water damage**;
- E. **theft** or attempted **theft**.

With respect to all other **covered perils**, the Insurer will reduce the amount that would otherwise be paid for the loss or damage by 15%.



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If the **Named Insured's** normal **operation** is leasing property to others, a vacant **building** will be subject to this condition if the **Named Insured** has ceased actively leasing the **building** or has cut-off power, heat and water utility services to the **building**.

Buildings under active construction or active renovation are not considered vacant.

XVIII. VALUATION

A. Except as provided in Paragraph B. below, and subject to all applicable Limits of Insurance, the Insurer will not pay more than the lesser of the following:

1. the **replacement cost**; or
2. the actual cost to repair or replace **covered property**.

If the **Named Insured** does not repair or replace the **covered property**, or the repair or replacement exceeds 24 months from the date of loss or damage unless a longer time frame is agreed to by the Insurer, the Insurer will pay the **actual cash value** of such property.

If the **Named Insured** commences repair or replacement of such **covered property** and completes it within 24 months from the date of loss or damage, or such agreed to longer period, the Insurer will pay the difference between the **actual cash value** previously paid and the lesser of Paragraphs 1. or 2. above.

B. With respect to the following **covered property**, the Insurer will not pay more than the following amounts:

1. **Accounts receivable**: for **records of account receivable** for which duplicates do not exist, the full cost to research and reproduce such records plus the cost of the blank materials on which they reside. For **records of accounts receivable** for which duplicates do exist, the cost of the labor to transcribe or copy such records, plus the cost of the blank materials on which they reside.

If the **Named Insured** cannot accurately establish the amount of accounts receivable outstanding at the time of loss of or damage to the **records of accounts receivable**, the following method will be used:

- a. determine the average monthly amount of accounts receivable for the 12 months immediately preceding the month in which the loss or damage occurs; and
- b. adjust that average monthly amount for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the monthly average.

The following will be deducted from the total amount of accounts receivable, however that amount is established:

- i. the amount of the accounts receivable for which there is no loss or damage;
- ii. the amount of the accounts receivable that the **Named Insured** is able to re-establish or collect;
- iii. an amount to allow for probable bad debts that the **Named Insured** is normally unable to collect; and
- iv. all unearned interest and service charges.

2. **Personal property** that is leased or rented from others, **personal property of others** and nonowned trailers: the lesser of the following:

- a. the amount for which the **Named Insured** is liable under the written contract for such property;
- b. the actual cost to repair such property; or
- c. the **replacement cost**.

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3. **Fine arts:** the appraised **market value** as of the time, and at the place, of loss or damage. In case of loss to any part of a pair or set, the Insurer may:
 - a. repair or replace any part to restore the pair or set to its value before the loss; or
 - b. pay the difference between the value of the pair or set before and after the loss.
4. **Glass: replacement cost,** including the costs and expenses incurred to put up temporary plates or board up openings and to remove or replace obstructions when repairing or replacing glass that is part of a **building**, but not including the removal or replacement of window displays.
5. **Goods in process:** the value of **raw stock**, the **Named Insured's** labor expended and other materials incorporated and the cost to repurchase proprietary property licenses, plus the proper proportion of overhead charges.
6. **Media:** for **media** for which duplicates do not exist, the full cost incurred to research and reproduce a master copy of such **media** plus the cost of the blank materials on which it resides. For **media** for which duplicates do exist, the cost incurred for the labor to transcribe or copy such **media**, plus the cost of the blank materials on which it resides.

If the **media** is not reproduced or replaced, the loss will be valued at the cost to replace the blank material on which the **media** resides with substantially identical type of such blank materials.
7. **Merchandise** which has been sold and not delivered and **finished stock:** the regular cash selling price, less all costs to complete the sale and discounts and charges to which such **finished stock** or **merchandise** would have been subject had no loss or damage occurred.
8. **Money or securities:**

Money: only up to and including its face value.

Securities: only up to and including their value at the close of business on the day the loss was **discovered**.
9. **Outdoor trees, shrubs, plants or lawns:** the reasonable and necessary costs of a qualified contractor to remove the damaged tree, shrub, plant or lawn from the **location** or **reported unspecified location** and the replacement of such property with similar type, size and quality as the damaged property including reasonable repairing and replanting costs. No payment will be made for the replacement, repairing or replanting of such property until the repairing, replacement and replanting is completed. Damaged **outdoor trees, shrubs, plants or lawns** not replaced within 12 months from the date of the loss have no value.
10. Property for sale, other than **stock** or **merchandise**, the lesser of the:
 - a. **replacement cost;**
 - b. the selling price; or
 - c. **actual cash value.**
11. Property in transit:
 - a. Property under invoice, at the actual invoice cost, including prepaid freight, together with such cost and charges since shipment as may have accrued and become legally due thereon.
 - b. Property not under invoice, in accordance with the valuation provisions of this Policy, less any charges saved which would have become due and payable upon delivery at destination.
12. **Research and development project property:** the actual cost necessary to:
 - a. research, recreate, repair or replace the **research and development project property**, including the cost of materials and supplies; and



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- b. research, recreate or reproduce information, on any format, documenting that lost or damaged **research and development project property** as of the date of such loss or damage.

However, the Insurer will only pay for these costs if the **Named Insured** repairs, replaces or recreates the **research and development project property**. Any **research and development project property** not repaired, replaced or recreated has no value. When production of a new product begins by anyone, the **research and development project property** for that product and all associated research and recreation costs have no value.

13. Tenant's improvements and betterments:

- a. **Replacement cost** if the **Named Insured** repairs or replaces with reasonable speed.
- b. A proportion of the **Named Insured's** original cost if the **Named Insured** does not repair or replace with reasonable speed. The Insurer will determine the proportionate value as follows:
- i. multiply the original cost by the number of days from the date of the loss or damage to the expiration date of the lease; and
 - ii. divide that amount determined in Paragraph i. above by the number of days from the installation of the **tenant's improvements and betterments** to the expiration of the lease.

If the lease contains a renewal option, the expiration date of the renewal option period will be used as the expiration date of the lease.

- c. If others pay for the repairs or replacement, then the Insurer will only pay for that portion which has not been paid for by others.
14. Vehicles or self-propelled machines (other than nonowned trailers), railroad rolling stock and contractor's equipment: at the lesser of the following for that lost or damaged property:
- a. applicable scheduled Limit of Insurance;
 - b. **actual cash value**;
 - c. cost to reasonably restore that property to its condition immediately before loss or damage; or
 - d. cost of replacing that property with used, but substantially identical property.

XIX. BUSINESS CRIME COVERAGE CONDITIONS

Solely with respect to crime coverage provided under the **Business Crime Coverage Part** and the **Employee Theft, Forgery or Alteration and Money and Securities Additional Coverages** under the **Business Property Coverage Part**, the following conditions apply:

A. Joint Named Insured

1. If the **Named Insured** or partner, proprietor, **member** or officer of that **Named Insured** has knowledge of any information relevant to this insurance, that knowledge is considered knowledge of every **Named Insured**.
2. An **employee** of any **Named Insured** is considered to be an **employee** of every **Named Insured**.
3. If any crime coverage is cancelled or terminated as to any **Named Insured**, a loss with respect to that **Named Insured** is covered only if the loss was **discovered** during the period of time in the **When Loss Must be Sustained and Discovered Condition** below. However, this extended period to **discover** loss terminates as to that **Named Insured** immediately upon the effective date of any other insurance obtained by that **Named Insured** replacing in whole or in part the insurance afforded hereunder, whether or not such other insurance provides coverage for loss or damage sustained prior to its effective date.
4. In the event loss or damage is sustained by more than one **Named Insured**, the Insurer will not pay more than if the loss or damage was sustained by one **Named Insured**.





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B. Named Insured Sponsored Employee Benefit Plans

Any **employee benefit plan** shown under the **Business Property Coverage Part** Declarations or the **Business Crime Coverage Part** Declarations as included as an additional **Named Insured** are so included only with respect to **Employee Theft Coverage**.

In compliance with certain provisions of the Employee Retirement Income Security Act of 1974 (ERISA):

1. If the **First Named Insured** is an entity other than an **employee benefit plan**, any payment made by the Insurer will be made jointly to the **First Named Insured** and to the **employee benefit plan** that sustained loss.
2. If two or more **employee benefit plans** are insured under this **coverage part**, any payment the Insurer makes for covered loss:
 - a. sustained by two or more **employee benefit plans**; or
 - b. of commingled funds or other property of two or more **employee benefit plans**,

is to be shared by each **employee benefit plan** sustaining loss in the proportion that the amount of insurance required for each such **employee benefit plan** under the Employee Retirement Income Security Act of 1974 (ERISA) bears to the total of such payments.
3. The **First Named Insured** must purchase a Limit of Insurance applicable to **Employee Theft Coverage** that is at least equal to the minimum amount required by ERISA for any **employee benefit plans**. If **employee benefit plans** are insured jointly with any other entity under this **coverage part** the limit must be at least equal to the minimum amount required by ERISA as if each **employee benefit plan** were insured independently. If, during this **policy period**, it is determined that the applicable Limit of Insurance as shown in the **Business Property Schedule of Coverages and Limits** or **Business Crime Schedule of Coverages, Limits and Deductibles** was less than the amounts required by ERISA on the effective date of this Policy, then, at the request of the **First Named Insured** during this **policy period**, and subject to the payment of any additional premium, the applicable Limit of Insurance may be amended to equal the minimum amount required by ERISA.
4. The deductible otherwise applicable to **Employee Theft Coverage** does not apply to loss sustained by any **employee benefit plan**.

C. New Employees/New Employee Benefit Plans**1. New Employees or Premises**

If, during this **policy period** the **Named Insured** establishes any additional **premises** or hires additional **employees**, any insurance afforded for **employees** and **premises** shall also apply to those additional **employees** and **premises**.

2. New Employee Benefit Plans

If any **employee benefit plan** is acquired by the **Named Insured** during the **policy period** that is:

- a. sponsored and approved by the **Named Insured**; and
- b. required to be bonded under the provisions of ERISA,

that **employee benefit plan** shall be included as a **Named Insured** under this **coverage part**.

D. Loss Covered Under This Insurance and Prior Insurance Issued by the Insurer or Any Affiliate of the Insurer

If the **Named Insured discovers** covered loss during the **policy period** resulting directly from an act or series of acts that took place partly during the **policy period** and partly during a **policy period** of any prior cancelled or



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terminated Policy that the Insurer or any affiliate issued to the **Named Insured** or any predecessor in interest, the most the Insurer will pay is the larger of the amount recoverable under this Policy or the prior Policy.

E. Loss Sustained During Prior Policy

1. If the **Named Insured**, or a predecessor in interest, sustained a loss that could have been recovered under a prior policy except that the time within which to **discover** the loss under such prior policy had expired, then the Insurer will pay for it under this Policy, provided:
 - a. this Policy became effective at the time of cancellation or termination of such prior Policy; and
 - b. the loss would have been covered by this Policy had it been in effect at the time of such loss.
2. The Limit of Insurance available under this Loss Sustained During Prior Policy Condition is part of, and not in addition to, the applicable Crime Coverage Limits of Insurance and is limited to the following:
 - a. when the prior policy was issued by the Insurer or any affiliate of the Insurer, the highest single Limit of Insurance of the amount recoverable under:
 - i. this Policy as of its effective date; or
 - ii. the prior policy had it remained in effect.
 - b. when the prior policy was not issued by the Insurer or any of its affiliates, the lesser of the single Limit of Insurance of the amount recoverable under:
 - i. this Policy as of its effective date; or
 - ii. the prior policy had it remained in effect.

F. Non-Cumulation of Limit of Insurance

Regardless of the number of years this Policy or similar insurance (whether issued on a "Loss Sustained" or "Loss Discovered" basis) issued by the Insurer remains in force or the number of premiums paid, the Limit of Insurance does not cumulate from one **policy period** to another **policy period**.

G. Ownership of Property; Interests Covered

The **money**, **securities** and **other property** covered under this **coverage part** is limited to such property:

1. that the **Named Insured** owns or leases;
2. that the **Named Insured** holds for others; or
3. owned and held by someone other than the **Named Insured** under circumstances which make the **Named Insured** responsible for the property prior to the time of loss.

Solely with respect to an **employee benefit plan**, the **money**, **securities** and **other property** covered under any crime coverage is limited to all funds or property that the **employee benefit plan** uses or may use as a source for the payment of benefits to plan participants or beneficiaries, as described by the Employee Retirement Income Security Act of 1974 (ERISA), any amendments thereto and any regulations promulgated thereunder.

However, this insurance is for the **Named Insured's** benefit only. It provides no rights or benefits to any **clients** or to any other person or organization.

H. Termination of Coverage as Respects Acts of Any Employee

Coverage is terminated with respect to any **employee**:

1. immediately upon discovery of a dishonest act:

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- a. committed by that **employee** while employed by the **Named Insured**, or
- b. committed by that **employee** prior to becoming employed by the **Named Insured**, provided dishonest acts committed prior to becoming employed by the **Named Insured** resulted in a loss equal to or exceeding [REDACTED],

provided that such discovery was made by the **Named Insured** or any of the **Named Insured's employees**, partners, proprietors, **members**, **managers**, officers, directors or trustees, not in collusion with the **employee** who committed such act, whether before or after becoming employed by the **Named Insured**.

- 2. on the date specified in the notice mailed to the **Named Insured**. That date will be at least 60 days after the date of mailing.

The Insurer will mail or deliver the notice to the **First Named Insured's** last mailing address known to the Insurer. If notice is mailed, proof of mailing will be sufficient proof of notice.

I. When Loss Must be Sustained and Discovered

Except as provided in the Loss Sustained During Prior Policy Condition, loss is covered only if sustained during the **policy period** and **discovered** no later than one year from the date of cancellation or expiration of the Policy. However, with respect to any **Named Insured** who obtains any other insurance replacing in whole or in part the insurance afforded by such crime coverages, regardless of whether such insurance is obtained during or after the **policy period**, this extended period to **discover** loss terminates immediately upon the effective date of such other insurance, whether or not such other insurance provides coverage for such crime loss sustained prior to its effective date.

J. Worldwide Coverage and Other Territory Changes

With respect to **Employee Theft Coverage**, coverage applies anywhere in the world for **employees** while temporarily outside the **coverage territory** for a period of 90 days or less.

With respect to **Forgery or Alteration Coverage** and **Computer Fraud Coverage**, coverage applies anywhere in the world.



CNA PARAMOUNT
Professional Services
Business Property Coverage Part Declarations

Policy Number: 6056872807

1. Named Insured and mailing address

Name: SESI CONSULTING ENGINEERS

Address: 959 RT 46E

PARSIPPANY, NJ 07054-3409

2. Limits of Insurance, Deductibles Waiting periods

See Business Property Schedule of Coverages and Limits
and Business Property Schedule of Locations

3. Premium, Surcharges Taxes and Fees at Issuance

Total Premium for this Coverage Part

New Jersey PLIGA Surcharge

Total Premium, Surcharges Taxes and Fees for this Coverage Part

Terrorism Risk Insurance Extension Act Premium

Your Premium includes the following amount to cover a fire loss that follows from a certified act of terrorism, even if certified acts of terrorism are otherwise excluded under this policy (statutorily required for locations in the Standard Fire Policy states of CA, GA, HI, IA, IL, MA, ME, MO, NC, NJ, NY, OR, RI, WI and WV) :



CNA PARAMOUNT

Business Property Schedule of Coverages and Limits

Policy Number: 6056872807

COVERAGES AND LIMITS

Coverages under the **Business Property Coverage Part** apply as shown below.

Limits of Insurance shown as Each Location apply separately for any one occurrence at each location identified in the **Business Property Schedule of Locations**, and at each reported unspecified location, if applicable. Limits of Insurance shown as Each Occurrence represent the total the Insurer will pay for any one occurrence for that coverage. However, if a particular coverage is shown as "Not Covered", then such coverage is not provided under this **Business Property Coverage Part**. If a different Limit of Insurance is shown for a particular coverage at a specific location, that Limit replaces, and is not in addition to, the Limit of Insurance shown for that coverage in the **Business Property Schedule of Coverages and Limits**, for that location.

SPECIFIED LOCATION COVERAGE AGREEMENT

LOCATION BASE COVERAGE:	
Real Property Coverage	SEE THE SCHEDULE OF LOCATIONS
Personal Property Coverage	
TIME ELEMENT COVERAGE:	
Business Income Coverage	SEE THE SCHEDULE OF LOCATIONS
Extra Expense Coverage	

FEES COSTS AND EXPENSES COVERAGES

Architects & Engineers and Other Professional Fees	Included within the applicable Real Property or Personal Property Limit
Brands & Labels Costs and Expenses	Not Covered
Debris Removal Costs and Expenses	Included within the applicable Real Property or Personal Property Limit
Debris Removal:	
Additional Costs and Expenses	Each Location
Uncovered Property	Not Covered
Expediting Costs and Expenses	Not Covered
Green Insured Property:	
Costs and Expenses	Not Covered
Time Element	Not Covered

OFF-SITE COVERAGES

Deferred Payments Coverage	Not Covered
Dependent Property Time Element Coverage	Not Covered
Installation Coverage	Not Covered
Mobile Computing Devices - Worldwide Coverage	Not Covered
Property at Unspecified Locations Coverage – Property Damage and Time Element Combined	Not Covered
Property in Transit Coverage – Property Damage and Time Element Combined	Not Covered
Worldwide Media and Accounts Receivable Coverage	Not Covered

**CNA PARAMOUNT****Business Property Schedule of Coverages and Limits**

Policy Number: 6056872807

ADDITIONAL COVERAGES

Contaminants or Pollutants Clean Up and Removal Coverage – Property Damage and Time Element Combined	██████████	Each Location
Contamination by a Refrigerant Coverage	██████████	Each Location
Contractual Penalties Coverage	Not Covered	
Denial of Access Coverage:		
Civil Authority	Included within the applicable Time Element Coverage Limit	Number of Days: 28
Ingress/Egress	Not Covered	
Electronic Vandalism Coverage – Property Damage and Time Element Combined	Not Covered	
Employee Theft Coverage	Not Covered	
Equipment Breakdown – Spoilage Coverage	Not Covered	
Expense to Reduce Loss – Business Income	Not Covered	
Extended Indemnity Period – Business Income Property	Not Covered	
Forgery or Alteration Coverage	Not Covered	
Fungi, Wet Rot, Dry Rot and Microbe Coverage – Property Damage and Time Element Combined	██████████	Aggregate
Loss Adjustment Expense Coverage	██████████	Each Occurrence
Money and Securities Coverage	Not Covered	
Newly Acquired Locations and Property Coverage:		
Newly Acquired or Constructed Real Property	██████████ Number of Days:	Each Occurrence 30
Newly Acquired – Other Property	██████████ Number of Days:	Each Occurrence 30
Newly Acquired Location – Time Element	██████████ Number of Days:	Each Occurrence 30
Ordinance or Law Coverage:		
Undamaged Insured Property	Not Covered	
Demolition and Repair Cost	██████████	Each Location
Increased Period of Restoration	Not Covered	
Pair or Set Coverage	Included within the applicable Personal Property Limit	
Protection of Property Coverage:		
Removal of Insured Property	Included within the applicable Real Property or Personal Property Limit	Number of Days: 30
Preservation of Insured Property	Not Covered	



CNA PARAMOUNT

Business Property Schedule of Coverages and Limits

Policy Number: 6056872807

ADDITIONAL COVERAGES

Reported Unspecified Locations Real Property Personal Property Business Income Extra Expense	Not Covered
Research and Development Coverage:	
Research and Development Project Property	Not Covered
Research and Development Business Income	Not Covered
Theft Damage to Non Owned Building Coverage	Included within the applicable Personal Property Limit
Trees, Shrubs, Plants and Lawns Coverage	Each Item Each Location
Unintentional Errors or Omissions Coverage	Not Covered
Utility Supply Failure Coverage:	
Property Damage	Not Covered
Time Element	Not Covered

ADDITIONAL COVERAGE BASKET

All coverages shown in the SCHEDULE below are part of the Additional Coverage Basket and subject to a combined single Each Location Limit of Insurance shown in the SCHEDULE below. Such Limit of Insurance applies separately for any one occurrence at each location identified in the Business Property Schedule of Locations, and at each reported unspecified location, if applicable, unless the Additional Coverage Basket is shown as "Not Covered" for any specific location. If a different Limit of Insurance is shown for Additional Coverage Basket at a specific location, that Limit replaces, and is not in addition to, the Limit of Insurance shown for Additional Coverage Basket below, for that location.

SCHEDULE

Accounts Receivable Coverage	Each Location
Fine Arts Coverage (subject to Per Item Limit of \$100,000)	
Fire Department Service Charge Coverage	
Lessee Leasehold Interest Coverage	
Lost Key Replacement Coverage	
Non Owned Detached Trailers Coverage	
Recharge of Fire Protection Equipment Coverage	
Restoration of Media Coverage	
Reward Payments Coverage	



CNA PARAMOUNT

Business Property Schedule of Locations

Policy Number: 6056872807

Blanket Limits of Insurance

The Limit of Insurance shown below for that **Blanket Coverage Type** represents the sum total the Insurer will pay for any one occurrence for such blanket coverage. That Blanket Limit applies only at **locations** for which the Limit of Insurance is shown as Included in Blanket for that blanket coverage type under the **Location and Coverage Schedule**. If a particular coverage type does not apply at a specific **location**, the Limit of Insurance will be shown as Not Covered for that **location**. If a specific dollar amount Limit of Insurance is shown for that coverage type at a **location**, that Limit replaces, and is not in addition to, the Blanket Limit of Insurance for that coverage type, for that **location**.

Blanket Personal Property

Deductibles/Periods of Indemnity/ Percentages

The Property Deductible shown below applies to all loss, damage, cost or expense covered by the **Business Property Coverage Part**, unless a more specific deductible is shown in the **SCHEDULE** below or at a **location** shown in the **Location and Coverage Schedule**. If a Qualifying Period is shown below, then the **qualifying period** will apply to all **Business Income** and **Research and Development Business Income** Coverages.

Monetary Deductibles

Deductible Amount or Percentage

Property Deductible

Location and Coverage Schedule

Real Property, Personal Property, Business Income or Extra Expense Coverage apply only to the extent shown for the **locations** described below.

Additional Coverages and Fees, Costs and Expenses Coverage that show an Each Location Limit of Insurance in the **Business Property Schedule of Coverages and Limits**, and the **Additional Coverage Basket**, apply at each **location** described below. If a different Limit of Insurance is shown for a particular coverage at a specific **location**, that Limit replaces, and is not in addition to, the Limit of Insurance shown for that coverage in the **Business Property Schedule of Coverages and Limits**, for that **location**. If a particular coverage does not apply at a specific **location**, that coverage will be shown as "Not Covered" at that **location**.

**Location
Number**
1

Location Address:

949 RT 46 E

PARSIPPANY

NJ 07054

Location Base Coverages

Personal Property

Included in Blanket Personal Property

Extra Expense



**CNA PARAMOUNT****Schedule of Loss Payees or Mortgagees Endorsement**

It is understood and agreed that the following are added as Loss Payees (Clause A), Lender Loss Payees (Clause B), Mortgagees (including Trustees) (Clause B/C), Contract Sale Loss Payees (Clause D) Building Owner Loss Payees (Clause E) as described under the Section LOSS PAYEES OR MORTGAGEES of the First Party Terms and Conditions.

Location Number	Name and Address of Loss Payee, Lender Loss Payee, Mortgagee, Building Owner Loss Payee, or Contract Sale Loss Payee
1	ASCENTUM CAPITAL LLC, ISAOA 23970 HWY 59N KINGWOOD, TX 77339
Loss Payee & Mortgagee Clause Applicable: A Description of Insured Property: Loan Number (if applicable): 2644920	

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 1

Effective Date: 12/23/2022

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Business Property Coverage Part

The following coverages apply to the extent shown in the **Business Property Schedule of Coverages and Limits** or the **Business Property Schedule of Locations**.

I. LOCATION COVERAGES

A. Location Base Coverage

1. Real Property Coverage

The Insurer will pay for direct physical loss of or damage to **real property** at a **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for such loss or damage is the applicable **Real Property Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations** at that **location**.

2. Personal Property Coverage

The Insurer will pay for direct physical loss of or damage to **personal property** at a **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for such loss or damage is the applicable **Personal Property Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations** at that **location**.

3. Time Element Coverage

a. Business Income Coverage

The Insurer will pay for the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations** caused by direct physical loss of or damage to property at a **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for such loss of **business income** is the applicable **Business Income Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations** at that **location**.

b. Extra Expense Coverage

The Insurer will pay **extra expense** caused by direct physical loss of or damage to property at a **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for such **extra expense** is the applicable **Extra Expense Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations** at that **location**.

c. Business Income and Extra Expense Coverage

If a **Business Income and Extra Expense Coverage** Limit of Insurance is shown in the **Business Property Schedule of Locations** at a **location**, the Insurer will pay for the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**, and **extra expense**, caused by direct physical loss of or damage to property at that **location** directly caused by a **covered peril**.

The most the Insurer will pay for any one **occurrence** for all such loss of **business income** and **extra expense** is the applicable **Business Income and Extra Expense Coverage** Limit of Insurance.

B. Fees, Costs and Expenses Coverages

If the Insurer pays for loss or damage to any **insured property** pursuant to any **Location Base Coverage** shown in Paragraph **A.** above, or at **reported unspecified locations**, the Insurer will also pay for the following reasonable and necessary fees, costs and expenses incurred by the **Named Insured** in connection with such

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Business Property Coverage Part

covered loss or damage. The most the Insurer will pay for any of the following **Fees, Costs and Expenses Coverages** are the Limits of Insurance shown in the **Business Property Schedule of Coverages and Limits**. Limits for these coverages apply in addition to any other applicable Limits of Insurance, unless otherwise stated. Limits of Insurance applicable at a **location** that differ for a specific **location** will be shown in the **Business Property Schedule of Locations** for that **location**. Those Limits replace, and are not in addition to, the Limits of Insurance shown in the **Business Property Schedule of Coverages and Limits** for those specific coverages and **locations**. If any of these coverages do not apply at any specific **location**, the Limit of Insurance will show as Not Covered for those **locations**.

1. Architects & Engineers and Other Professional Fees

The Insurer will pay the fees incurred for the services of architects, engineers or construction consultants approved by the Insurer and resulting directly from the repair or replacement of such **insured property**.

The amount the Insurer will pay for such fees is included within the applicable **Real Property Coverage** or **Personal Property Coverage** Limits of Insurance.

2. Brands & Labels Costs and Expenses

In accordance with the **LOSS PAYMENT** Condition in the **First Party Terms and Conditions**, the Insurer will pay the costs and expenses incurred to remove the brands and labels from **merchandise** or **finished stock** and to stamp "salvage" on such **merchandise** or **finished stock** or its containers.

The amount the Insurer will pay for all such costs and expenses is included within the applicable **Personal Property Coverage** Limit of Insurance.

3. Debris Removal Costs and Expenses

The Insurer will pay the costs and expenses incurred to remove debris of **covered property** remaining after such loss or damage.

Debris Removal Costs and Expenses does not include the costs or expenses of removing, extracting or disposing of **contaminants or pollutants** from land or water.

The amount the Insurer will pay for all such costs and expenses is included within the remaining Limit of Insurance for the applicable **covered property** after payment of the covered physical loss or damage.

4. Debris Removal

a. Additional Costs and Expenses

If the amount incurred for the covered loss or damage to **covered property**, including **Debris Removal Costs and Expenses**, exceeds the applicable Limit of Insurance for such **covered property**, the Insurer will pay the remaining debris removal costs and expenses incurred.

The most the Insurer will pay for such remaining debris removal costs and expenses at any one **location** or **reported unspecified location** for any one **occurrence** is the **Debris Removal – Additional Costs and Expenses** Limit of Insurance.

b. Uncovered Property

If wind causes direct physical loss of or damage to **covered property**, the Insurer will also pay for the expense the **Named Insured** incurs to remove debris of uncovered property that is blown onto a **location** or **reported unspecified location** by wind and to remove debris of **outdoor trees, shrubs, plants or lawns** damaged by wind.

The most the Insurer will pay for uncovered property at any one **location** or **reported unspecified location** for any one **occurrence** is the **Debris Removal – Uncovered Property** Limit of Insurance.



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Business Property Coverage Part

5. Expediting Costs and Expenses

The Insurer will pay the additional costs and expenses incurred for temporary repair of damage to **covered property** and the additional expenses incurred for expediting the permanent repair or replacement of such damaged **covered property**. However, the Insurer will not pay such costs and expenses if they are covered elsewhere in this **coverage part**.

The most the Insurer will pay for all such costs and expenses at any one **location** or **reported unspecified location** for any one **occurrence** is the **Expediting Costs and Expenses** Limit of Insurance.

6. Green Insured Property

a. Costs and Expenses

With respect to **green insured property**, the Insurer will pay the costs and expenses incurred:

- i. to reuse or salvage **building** materials and products;
- ii. to extract recyclable construction waste and transport it to recycling facilities instead of landfills but only to the extent they are not offset by any income derived from the recycling;
- iii. for the services of accredited architects or engineers approved by the Insurer in planning and designing the applicable **green insured property** qualifying repairs or rebuild;
- iv. to re-certify the repaired or replaced **insured property** through the applicable **green insured property** accreditation organization; and
- v. to flush-out the air in the repaired or rebuilt **green insured property** and replace it with outside air ventilated through an air filtration system included as part of the repaired or replaced **green insured property**.

The amount the Insurer will pay for all such costs and expenses is included within the applicable **Real Property Coverage** or **Personal Property Coverage** Limits of Insurance.

b. Time Element

To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will pay, as provided, for loss of **business income** or **extra expense** arising out of extra time required to re-qualify, repair or rebuild the **green insured property**, including:

- i. additional costs to obtain power from a public utility for **covered equipment** that uses solar, wind, geo-thermal or other renewable resources to generate power. These additional costs will be paid until such time as such **green insured property** is repaired and operating; and
- ii. the monetary loss of rebates and credits the **Named Insured** receives from the public utility company for surplus power the **Named Insured's** renewable resources provide into the utility's power grid.

The amount the Insurer will pay for such all such loss and expense is included within the applicable **time element coverage** Limit of Insurance.

c. This **Green Insured Property Coverage** does not apply to:

- i. **green insured property** for which the basis of valuation is other than **replacement cost**; or
- ii. costs or expenses to upgrade the damaged **green insured property** to green standards beyond those that existed in the damaged **green insured property** at the time of loss or damage.

II. OFF-SITE COVERAGES

The following **OFF-SITE COVERAGES** apply as shown in the **Business Property Schedule of Coverages and Limits**, up to the applicable Limit of Insurance shown. If a specific **Location Base Coverage** is not provided elsewhere in this **Business Property Coverage Part**, there is no coverage under its corresponding **OFF-SITE**





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Business Property Coverage Part

COVERAGE. For example, if the **Named Insured** does not have coverage for **business income** under the **Location Base Coverages**, then there is no such coverage related to **business income** under any of the **OFF-SITE COVERAGES**. Limits for these **OFF-SITE COVERAGES** apply in addition to any other applicable Limits of Insurance, unless otherwise stated.

A. Deferred Payments Coverage

1. The Insurer will pay the **Named Insured's** financial interest in **personal property** sold on an installment, conditional sale or other deferred payment basis. The Insurer will make such payments only if such **personal property** suffers direct physical loss or damage due to a **covered peril** after delivery to the purchaser, and only if the **Named Insured** is unable to collect after making all reasonable efforts to do so.
2. The most the Insurer will pay for such payments under this **OFF-SITE COVERAGE** for any one **occurrence** is the lesser of the **Named Insured's** financial interest in such **personal property** or the **Deferred Payments Coverage** Limit of Insurance.

The Limit for this **OFF-SITE COVERAGE** is included in, and not in addition to, any other applicable Limits of Insurance.

B. Dependent Property Time Element Coverage

1. To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,

caused by direct physical loss of or damage to property at a **dependent property** located anywhere in the world. The loss or damage must be directly caused by a **covered peril**.
2. The most the Insurer will pay for all loss and expense under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Dependent Property Time Element Coverage** Limit of Insurance.
3. The Insurer will not pay for loss of **business income** or **extra expense** caused by or resulting from earthquake or **flood** under this **OFF-SITE COVERAGE**, even if they are otherwise **covered perils**.

C. Installation Coverage

1. The Insurer will pay for direct physical loss of or damage to **installation property** directly caused by a **covered peril** while such **installation property** is at an **installation location** or a temporary warehousing premises:
 - a. awaiting and during installation, fabrication, erection, certifying, servicing or testing; or
 - b. awaiting acceptance by the purchaser.
2. The most the Insurer will pay for all loss or damage under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Installation Coverage** Limit of Insurance.
3. This **Installation Coverage** does not apply to loss or damage at any premises, **location** or **reported unspecified location** owned by the **Named Insured**, or to property in the due course of transit.
4. This **Installation Coverage** will end on the date when any of the following first occurs:
 - a. the Policy expires;
 - b. the **Named Insured's** insurable interest in the property ceases;



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- c. the installation, fabrication or erection project is accepted by the purchaser as complete; or
- d. the **Named Insured** abandons the installation, fabrication or erection project with no intention to complete it.

D. Mobile Computing Devices – Worldwide Coverage

1. The Insurer will pay for direct physical loss of or damage to **mobile computing devices** while outside the **coverage territory**, except within any country upon which the United States government has imposed sanctions, embargoes or similar prohibitions. The loss or damage must be directly caused by a **covered peril**.
2. The most the Insurer will pay for loss or damage under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Mobile Computing Devices – Worldwide Coverage** Limit of Insurance.

E. Property at Unspecified Locations Coverage – Property Damage and Time Element Combined

1. The Insurer will pay for direct physical loss of or damage to **insured property, research and development project property and fine arts** at an **unspecified location**, or while in the custody of a salesperson, directly caused by a **covered peril**.

The coverage provided for **fine arts** under this **OFF-SITE COVERAGE** is subject to the provisions of the **Fine Arts Coverage** in the **ADDITIONAL COVERAGE BASKET** section, except the requirement that such property be at a **location** or **reported unspecified location**.

2. To the extent **time element coverage** is applicable under this **Business Property Coverage Part**, the Insurer will pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,

caused by loss of or damage to **insured property, research and development project property and fine arts** at an **unspecified location** or while in the custody of a salesperson directly caused by a **covered peril**.

3. The most the Insurer will pay for all loss, damage or expense combined under this **OFF-SITE COVERAGE**:
 - a. at any one **unspecified location** for any one **occurrence** is the **Property at Unspecified Locations Coverage – Property Damage and Time Element Unspecified Location** Limit of Insurance.
 - b. for all **unspecified locations** for any one **occurrence**, regardless of the number of **unspecified locations** involved, is the **Property at Unspecified Locations Coverage – Property Damage and Time Element Unspecified Locations Combined** Limit of Insurance.
4. This **Property at Unspecified Locations Coverage** does not apply to:
 - a. property in transit, other than while in the custody of salespersons as described in Paragraph E.1. above;
 - b. property that is covered under the **Protection of Property Coverage** of the **ADDITIONAL COVERAGES** section.
5. The **Earth Movement** and **Flood** Excluded Perils under the **EXCLUSIONS** section do not apply only with respect to **unspecified locations** that the **Named Insured** does not own, operate or lease.

F. Property in Transit Coverage – Property Damage and Time Element Combined

1. The Insurer will pay for direct physical loss of or damage to **insured property, research and development project property, fine arts, media and records of accounts receivable** directly caused by a **covered peril**

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while in the course of transit from the time such property is being loaded at the initial point of shipment and continuously thereafter, until unloaded at the final destination, or if undeliverable, the time it is returned to the **location or reported unspecified location**, including:

- a. general average or salvage charges that are assessed; and
- b. reasonable and necessary expense the **Named Insured** incurs to inspect, repackage and reship such property.

The coverage provided for **fine arts, records of accounts receivable** and **media** under this **OFF-SITE COVERAGE** are subject to the provisions of the **Fine Arts Coverage, Accounts Receivable Coverage** and **Restoration of Media Coverage**, respectively, in the **ADDITIONAL COVERAGE BASKET** section, except the requirement that such property be at a **location or reported unspecified location**.

2. To the extent **time element coverage** is applicable under this **Business Property Coverage Part**, the Insurer will also pay, as provided, for:
 - a. actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,

caused by loss of or damage to **insured property, research and development project property, fine arts** and **media** while in the course of transit directly caused by a **covered peril**.
3. The most the Insurer will pay for all loss, damage or expense combined under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Property in Transit Coverage – Property Damage and Time Element** Limit of Insurance.
4. When neither the origin nor the destination is in any country upon which the United States government imposes sanction, embargoes or similar provisions, the following applies:
 - a. If the property is transported by an aircraft, the **coverage territory** is extended to be anywhere in the world for that property while in transit; or
 - b. If the property is transported by an oceangoing vessel, transit coverage ends when the property has been loaded on the oceangoing vessel and only commences when the property has been fully discharged from such vessel onto a point within the **coverage territory**.
5. This **Property in Transit Coverage** does not apply to:
 - a. import shipments until marine insurance coverage ceases;
 - b. **personal property of others** hauled on vehicles owned, leased or operated by the **Named Insured** when acting as a common or contract carrier, regardless of the **Named Insured's** liability for such property;
 - c. property sold by the **Named Insured** under conditional sale, trust agreement or installment payment after delivery to customers;
 - d. property shipped by common carrier or postal service unless such shipment is electronically tracked by such carrier or service; or
 - e. property while in the custody of salespersons.
6. In the event of any loss of or damage to **personal property** in transit, the **Named Insured** must immediately make a claim in writing against the carrier, bailee or others involved.



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7. The **Earth Movement** and **Flood** Excluded Perils under the **EXCLUSIONS** section do not apply with respect to this **OFF-SITE COVERAGE**.

G. Worldwide Media and Accounts Receivable Coverage

1. The Insurer will pay for direct physical loss of or damage to **media** and **records of accounts receivable** directly caused by a **covered peril** while such property is at a premises other than a **location** or **reported unspecified location**.
2. With respect to coverage provided under this **OFF-SITE COVERAGE**, the **coverage territory** is extended to be anywhere in the world, except within any country upon which the United States government has imposed sanctions, embargoes or similar prohibitions.
3. The most the Insurer will pay for all loss or damage under this **OFF-SITE COVERAGE** for any one **occurrence** is the **Worldwide Media and Accounts Receivable Coverage** Limit of Insurance.
4. The **Earth Movement** and **Flood** Excluded Perils under the **EXCLUSIONS** section do not apply under this **OFF-SITE COVERAGE**, but only when such property is at premises that the **Named Insured** does not own, operate or lease.

III. ADDITIONAL COVERAGES

The following **ADDITIONAL COVERAGES** apply up to the applicable Limit of Insurance shown under the **Business Property Schedule of Coverages and Limits**. If a particular coverage is shown as Not Covered then such coverage is not provided under this **Business Property Coverage Part**.

Limits of Insurance for an **ADDITIONAL COVERAGE** that differ at any specific **location** will be shown under the **Business Property Schedule of Locations** for that **location**. Those Limits of Insurance replace, and are not in addition to, the Limit of Insurance shown for that **ADDITIONAL COVERAGE** in the **Business Property Schedule of Coverages and Limits**. If any **ADDITIONAL COVERAGE** does not apply at a specific **location**, that **ADDITIONAL COVERAGE** will be shown as Not Covered at that **location**.

If a specific **Location Base Coverage** is not provided at a **location** or at **reported unspecified locations** in this **Business Property Coverage Part**, there is no coverage under its corresponding **ADDITIONAL COVERAGE**. For example, if the **Named Insured** does not have a **Location Base Coverage** for **business income** for one or more **locations** or **reported unspecified location**, then there is no coverage related to **business income** under any of the **ADDITIONAL COVERAGES** for **business income**.

Limits for these **ADDITIONAL COVERAGES** apply in addition to any other applicable Limits of Insurance, unless otherwise stated.

A. Contaminants or Pollutants Clean Up and Removal Coverage – Property Damage and Time Element Combined

1. The Insurer will pay for the reasonable costs and expenses to extract or remove **contaminants or pollutants** from land or water at a **location** or **reported unspecified location**, provided such **contaminants or pollutants** are in the land or water as a direct result of a **covered peril**. These costs and expenses include the costs and expenses to test for, monitor or assess the existence, concentration or effects of **contaminants or pollutants**.

The Insurer will pay these costs and expenses only if reported to the Insurer within 180 consecutive days of the date on which the **covered peril** occurs.

2. To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will also pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;

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- b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and

- c. **extra expense**,

as a result of compliance with an ordinance or law that requires the clean up or removal of **contaminants or pollutants** from land or water at a **location** or **reported unspecified location** as a direct result of a **covered peril**.

- 3. The most the Insurer will pay for all loss, cost or expense combined under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Contaminants or Pollutant Clean Up and Removal Coverage – Property Damage and Time Element Combined** Limit of Insurance.

B. Contamination by a Refrigerant Coverage

- 1. The Insurer will pay for direct physical loss of or damage to **personal property** caused by the release or escape of refrigerants from any refrigeration equipment at a **location** or **reported unspecified location** provided the release or escape was not caused by or resulting from earthquake or **flood**, even if those are otherwise **covered perils**.
- 2. The most the Insurer will pay for loss or damage under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Contamination by a Refrigerant Coverage** Limit of Insurance.

The Limit for this **ADDITIONAL COVERAGE** is included in, and not in addition to, any other applicable **Personal Property Coverage** Limit of Insurance.

- 3. The **Contaminants or Pollutants Excluded Peril** under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

C. Contractual Penalties Coverage

- 1. The Insurer will pay for contractual penalties specified in a written contract that the **Named Insured** incurs for material breach of the terms of such contract where such breach is the result of direct physical loss of or damage to **covered property** directly caused by a **covered peril**.
- 2. The most the Insurer will pay for such contractual penalties under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Contractual Penalties Coverage** Limit of Insurance.

D. Denial of Access Coverage

To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the following coverages apply at the **location** or **reported unspecified location** where the **suspension** or delay of **operations** occurs:

1. Civil Authority

- a. For up to the number of days shown on the **Business Property Schedule of Coverages and Limits**, the Insurer will pay, as provided, for:
 - i. The actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - ii. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of the research and development projects; and
 - iii. **extra expense**,



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caused by action of civil authority that prohibits access to the **location** or **reported unspecified location**. Such action must result from a civil authority's response to direct physical loss of or damage to property located away from a **location** or **reported unspecified location**. That lost or damaged property must be within five miles of that **location** or **reported unspecified location** which sustains a **business income** or **research and development business income** loss or where **extra expense** is incurred. The loss or damage must be directly caused by a **covered peril**.

- b. The amount the Insurer will pay for all loss or expense under this **Civil Authority Coverage** is included within the applicable **time element coverage** Limit of Insurance.
- c. However, to the extent the covered **Civil Authority Coverage** loss or expense is caused by or resulting from:
 - i. **flood**, the amount payable under this **Civil Authority Coverage** is included within, and not in addition to, the applicable Flood Limit of Insurance.
 - ii. earthquake, the amount payable under this **Civil Authority Coverage** is included within, and not in addition to, the applicable Earthquake Limit of Insurance.

2. Ingress/Egress

- a. The Insurer will pay, as provided, for:
 - i. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
 - ii. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of the research and development projects; and

iii. **extra expense**,

when ingress or egress by the **Named Insured's** suppliers, customers or employees to or from the **location** or **reported unspecified location** is physically obstructed due to direct physical loss or damage. The actual loss of **business income** or **research and development business income** sustained, or **extra expense** incurred, by the **Named Insured** must be caused by direct physical loss of or damage to property not owned, occupied, leased or rented by the **Named Insured** or insured under this **Business Property Coverage Part**. That property must be located within five miles of such **location** or **reported unspecified location**. The obstruction cannot be the result of an action of civil authority that prohibits access to that **location** or **reported unspecified location**. The loss or damage must be directly caused by a **covered peril**.

- b. The most the Insurer will pay for all loss or expense under this **Ingress/Egress Coverage** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Ingress/ Egress Coverage** Limit of Insurance.
- c. However, to the extent the covered **Ingress/Egress Coverage** loss or expense is caused by or resulting from:
 - i. **flood**, the amount payable under this **Ingress/Egress Coverage** is included within, and not in addition to, the applicable Flood Limit of Insurance.
 - ii. earthquake, the amount payable under this **Ingress/Egress Coverage** is included within, and not in addition to, the applicable Earthquake Limit of Insurance.

E. Electronic Vandalism Coverage – Property Damage and Time Element Combined

- 1. The Insurer will pay for loss of or damage to **media, electronic data processing equipment, research and development project property** and **records of accounts receivable** caused by or resulting from **electronic vandalism** originating anywhere in the world.

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2. To the extent **time element coverage** is applicable, the Insurer will also pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay in **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,
 directly caused by **electronic vandalism**.
3. The Insurer will not pay for **electronic vandalism** loss caused by or resulting from any deliberate, dishonest, fraudulent or criminal acts committed by or on behalf of, or at the direction of, any **executive officer**.
4. The most the Insurer will pay for all loss, damage or expense combined under this **ADDITIONAL COVERAGE** in the **policy period** is the **Electronic Vandalism Coverage – Property Damage and Time Element Combined** Aggregate Limit of Insurance.
5. The **Electronic Vandalism** and **Dishonest Acts** Excluded Perils under the **EXCLUSIONS** section do not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

F. Employee Theft Coverage

1. The Insurer will pay for loss of or damage to **personal property**, **money**, **securities** and **fine arts** as a direct result of **employee theft**.
2. The Insurer will not pay for such loss:
 - a. caused by any **employee** of the **Named Insured**, or predecessor in interest of the **Named Insured**, for whom similar prior insurance was cancelled and not reinstated since the last such cancellation.
 - b. if the proof of existence or amount is dependent upon an inventory computation or a profit and loss computation. However, where the **Named Insured** establishes wholly apart from such computations that it has sustained such loss or damage, then it may offer its inventory records and actual physical count of inventory in support of the amount claimed.
 - c. resulting directly or indirectly from trading, whether in the **Named Insured's** name or in a genuine or fictitious account.
 - d. resulting from fraudulent or dishonest signing, issuing, cancelling or failing to cancel, a warehouse receipt or bill of lading or any papers connected with either.
3. The most the Insurer will pay for all loss or damage under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Employee Theft Coverage** Limit of Insurance.
4. The **Dishonest Acts** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

G. Equipment Breakdown - Spoilage Coverage

1. The Insurer will pay for direct physical loss of or damage to **personal property** directly caused by the loss of or changes in any artificially maintained or generated temperature, humidity or internal atmosphere resulting from an **equipment breakdown peril** to **covered equipment** at the **location** or **reported unspecified location**.
2. The most the Insurer will pay for loss or damage under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Equipment Breakdown – Spoilage Coverage** Limit of Insurance.

The Limit for this **ADDITIONAL COVERAGE** is included in, and not in addition to, any other applicable Limits of Insurance.



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3. The **Adulteration or Contamination** and the **Temperature or Humidity Conditions** Excluded Perils under the **EXCLUSIONS** section do not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

H. Expense to Reduce Loss – Business Income Coverage

The Insurer will pay reasonable and necessary expenses incurred by the **Named Insured**, except the cost of extinguishing a fire, to reduce the amount of **business income** or **research and development business income loss**. The Insurer will pay such expenses to the extent that they do not exceed the amount of loss that otherwise would have been payable under the **Business Income Coverage**.

The amount the Insurer will pay for such expenses under this **ADDITIONAL COVERAGE** is included within the applicable **Business Income Coverage** Limit of Insurance.

I. Extended Indemnity Period – Business Income Coverage

1. If loss of **business income** is payable under this **Business Property Coverage Part**, the Insurer will also pay for the actual loss of **business income** the **Named Insured** sustains during the extended indemnity period.

This extended indemnity period begins on the date the **period of restoration** ends and it terminates on the earlier of:

- the date the **Named Insured's** gross sales, including rental income, are restored to the amount that would have existed if no direct physical loss or damage occurred; or
- the date on which the specified number of days shown in the **Business Property Schedule of Coverages and Limits** have elapsed after the end of the **period of restoration**.

2. The amount the Insurer will pay for loss of **business income** under this **ADDITIONAL COVERAGE** is included within the applicable **Business Income Coverage** or **Business Income and Extra Expense Coverage** Limit of Insurance.

3. This **Extended Indemnity Period - Business Income Coverage** does not apply to loss of **business income** resulting from unfavorable business conditions as a result of the impact of a **covered peril** in the area of the affected **location** or **reported unspecified location**.

4. This **Extended Indemnity Period - Business Income Coverage** does not apply to any other **ADDITIONAL COVERAGE** or the **ADDITIONAL COVERAGE BASKET**.

J. Forgery or Alteration Coverage

1. The Insurer will pay for loss sustained by the **Named Insured** resulting from **forgery** or **alteration** of or on **covered instruments** that are made or drawn by, or drawn upon:

- the **Named Insured**; or
- one acting as the **Named Insured's** agent,

or that are purported to have been so made or so drawn, by any person, acting alone or together with others. Mechanically reproduced facsimile signatures are the same as handwritten signatures.

2. The most the Insurer will pay for all loss under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Forgery or Alteration Coverage** Limit of Insurance.

K. Fungi, Wet Rot, Dry Rot and Microbe Coverage – Property Damage and Time Element Combined

1. The Insurer will pay the following provided **fungi**, wet rot, dry rot or **microbes** are the direct result of a **covered peril**, other than fire or lightning:

- direct physical loss of or damage to **covered property** caused by **fungi**, wet rot, dry rot or **microbes**, including the cost of removing the **fungi**, wet rot, dry rot or **microbes**;

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- b. the reasonable cost to tear out and replace any part of the covered **building** or other property as needed to gain access to the **fungi**, wet rot, dry rot or **microbes**; and
 - c. the cost of testing performed after removal, repair, replacement or restoration of the damaged property is completed, provided there is reason to believe that **fungi**, wet rot, dry rot or **microbes** are still present.
- 2. To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will also pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay in **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,
 due to the:
 - i. direct physical loss of or damage to **covered property** caused by **fungi**, wet rot, dry rot or **microbes** that are the result of a **covered peril**, other than fire or lightning; or
 - ii. prolonged **period of restoration** due to the remediation of **fungi**, wet rot, dry rot or **microbes** from a covered loss.
- 3. The most the Insurer will pay under this **ADDITIONAL COVERAGE** for all loss, damage, cost or expense combined in the **policy period** is the **Fungi, Wet Rot, Dry Rot and Microbe Coverage – Property Damage and Time Element Combined** Aggregate Limit of Insurance. This Limit is the most the Insurer will pay, even if the **fungi**, wet rot, dry rot or **microbes** continue to be present or active or recur in a later **policy period**.
- 4. The **Fungi, Wet Rot, Dry Rot and Microbes** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

L. Loss Adjustment Expense Coverage

- 1. The Insurer will pay for reasonable and necessary expenses incurred by the **Named Insured** in preparing claim data when required by the Insurer, including the cost of taking inventories, obtaining appraisals and preparing other documentation, to determine the extent of covered loss or damage.
- 2. The Insurer will not pay for any fees, costs or expenses incurred, directed or billed by, or payable to attorneys, public adjusters, loss adjusters, loss consultants, insurance brokers or agents or their associates or subsidiaries, or any costs as described in the **APPRAISAL** Condition of the **First Party Terms and Conditions**.
- 3. The most the Insurer will pay for all expenses incurred under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Loss Adjustment Expense Coverage** Limit of Insurance.

M. Money and Securities Coverage

- 1. The Insurer will pay for loss sustained by the **Named Insured** as a direct result of the actual destruction, disappearance or **theft of money and securities**:
 - a. at a **location**, **reported unspecified location** or the premises of a bank or savings institution; or
 - b. away from:
 - i. a **location**;
 - ii. a **reported unspecified location**; or
 - iii. the premises of a bank or savings institution,
 while in the care and custody of a **messenger** or an armored motor vehicle company.



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2. The most the Insurer will pay for all loss under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Money and Securities Coverage** Limit of Insurance.
3. The Insurer will not pay any loss or damage sustained by the **Named Insured** caused by or resulting from:
 - a. accounting or arithmetical errors or omissions;
 - b. dishonest or criminal acts by the **Named Insured, executive officers, employees**, authorized representatives or anyone else to whom **money** or **securities** have been entrusted, other than an armored motor vehicle company:
 - i. acting alone or in collusion with others; or
 - ii. whether or not occurring during the hours of employment;
 - c. giving or surrendering of the property in any exchange or purchase;
 - d. voluntary parting with **money** or **securities** by the **Named Insured** or anyone else to whom it has entrusted such property if induced to do so by any fraudulent scheme, trick, device or false pretense;
 - e. transfer or surrender of **money** or **securities** on the basis of unauthorized instructions, to a person or place outside:
 - i. a **location**;
 - ii. a **reported unspecified location**; or
 - iii. the premises of a banking or savings institution; or
 - f. transactions involving any automated teller machine unless recorded by a continuous recording instrument in such machine.
4. The only Excluded Perils under the **EXCLUSIONS** section that apply to this **ADDITIONAL COVERAGE** are **Biological or Chemical Material, Governmental Action, Nuclear Hazard** and **War and Military Action**.

N. Newly Acquired Locations and Property Coverage**1. Newly Acquired or Constructed Real Property**

- a. The Insurer will pay for direct physical loss of or damage to **real property**, including new **buildings** while being built:
 - i. at a **newly acquired location**; or
 - ii. at a **location** or **reported unspecified location**, if coverage is not currently shown for **real property** at that **location** on the **Business Property Schedule of Locations** or for **reported unspecified locations**,
directly caused by a **covered peril**.
- b. The most the Insurer will pay for all loss or damage under this **Newly Acquired or Constructed Real Property** coverage for any one **occurrence** is the **Newly Acquired or Constructed Real Property** Limit of Insurance.

2. Newly Acquired – Other Property

- a. The Insurer will pay for direct physical loss of or damage:
 - i. to **personal property, fine arts, media** and **records of accounts receivable** at a **newly acquired location**; and
 - ii. to **personal property** if coverage is not currently shown for **personal property** at that **location** on the **Business Property Schedule of Locations** or for **reported unspecified locations**,
directly caused by a **covered peril**.

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- b. The most the Insurer will pay for all loss or damage under this **Newly Acquired Property – Other Property** coverage for any one **occurrence** is the **Newly Acquired – Other Property** Limit of Insurance.
- c. The coverage provided under this **ADDITIONAL COVERAGE** for **fine arts, records of accounts receivable** and **media** is subject to the provisions of the **Fine Arts Coverage, Accounts Receivable Coverage** and **Restoration of Media Coverage**, respectively, under the **ADDITIONAL BASKET COVERAGE** section except the requirement that such property be at a **location** or **reported unspecified location**.

3. Newly Acquired Location – Time Element

- a. To the extent **time element coverage** is applicable on the **Business Property Coverage Part**, the Insurer will pay, as provided, for:
 - i. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay in **operations**;
 - ii. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - iii. **extra expense**,
caused by loss or damage to property at a **newly acquired location** directly caused by a **covered peril**.
- b. The most the Insurer will pay for all loss or expense under **Newly Acquired Location – Time Element** coverage for any one **occurrence** is the **Newly Acquired Location – Time Element** Limit of Insurance.

4. This **Newly Acquired Locations and Property Coverage** expires on the date when any of the following first occurs:

- a. the Policy expires or is cancelled;
- b. the number of consecutive days shown on the **Business Property Schedule of Coverages and Limits** has passed from the date:
 - i. the premises becomes a **newly acquired location**;
 - ii. the **Named Insured** acquires such property at a **location** or **reported unspecified location**; or
 - iii. construction begins on new **buildings**; or
- c. the **Named Insured** reports values to the Insurer.

5. The Insurer will charge the **Named Insured** additional premium for values reported from the date the premises becomes a **newly acquired location**, the **Named Insured** acquires such property or the construction begins on new **buildings**.

O. Ordinance or Law Coverage

If at the time of direct physical loss of or damage to **insured property** directly caused by a **covered peril** there is an ordinance or law in effect regulating the construction, zoning, repair or land use of such **insured property** and, as a result of such covered loss or damage, such ordinance or law requires code compliance in the repair or replacement of such **insured property**, the following coverages apply:

1. Undamaged Insured Property

The Insurer will pay for the amount equal to the value of the undamaged portion of such **insured property** that must be demolished in accordance with such ordinance or law.

The amount the Insurer will pay for all loss or damage under this **Undamaged Insured Property** coverage is included within the applicable **Real Property Coverage** or **Personal Property Coverage** Limit of Insurance.



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2. Demolition and Repair Cost

The Insurer will pay for:

- a. the cost of demolishing and removing the undamaged portion of the damaged **insured property** required to be demolished because of such ordinance or law, including the cost of clearing the site; and
- b. the increased cost of repair or reconstruction of such **insured property** on the same site or another site because of such ordinance or law. If the **Named Insured** elects to do such repair or reconstruction at another site, such costs are limited to the costs that would have been incurred in order to comply with the minimum requirements of such ordinance or law regulating the repair or reconstruction of such **insured property** on the same site.

The amount the Insurer will pay for all loss or damage under this **Demolition and Repair Cost** coverage is included within the applicable **Real Property Coverage** or **Personal Property Coverage** Limit of Insurance unless a separate **Demolition and Repair Cost** Limit of Insurance is shown.

If a separate Limit is shown, then the most the Insurer will pay under this **Demolition and Repair Cost** coverage at any one **location** or **reported unspecified location** for any one **occurrence** is the **Demolition and Repair Cost** Limit of Insurance.

3. Increased Period of Restoration

To the extent **Business Income Coverage** or **Business Income and Extra Expense Coverage** is applicable at that **location** or **reported unspecified location**, the **period of restoration** includes any increased period of time that results from the enforcement of an ordinance or law that requires the **Named Insured** to repair or reconstruct the property or tear down undamaged portions of the property to meet the minimum requirements of the ordinance or law in force at the time of loss or damage.

The amount the Insurer will pay under this **Increased Period of Restoration** coverage is included in the applicable **Business Income Coverage** or **Business Income and Extra Expense Coverage** Limit of Insurance.

4. The Insurer will not pay for any:

- a. additional costs incurred if the damaged **insured property** is not repaired or reconstructed as soon as reasonably possible;
- b. increased **period of restoration** if the **Named Insured** does not resume **operations** with reasonable speed;
- c. costs attributable to any ordinance or law that the **Named Insured** was required to comply with before the loss or damage; or
- d. increase in costs or increased **period of restoration** required due to the enforcement of any ordinance or law that requires the **Named Insured** or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, demolish, repair, replace or in any way respond to or assess the effects of **contaminants or pollutants** or the presence, growth, proliferation, spread or any activity of **fungi**, wet rot, dry rot or **microbes**, except to the extent the **Contaminants or Pollutant Clean Up and Removal Coverage** or the **Fungi, Wet Rot, Dry Rot and Microbe Coverage – Property Damage and Time Element Combined** of the **ADDITIONAL COVERAGES** section applies.

5. The **Governmental Action** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **Ordinance or Law Coverage**.

P. Pair or Set Coverage

1. The Insurer will pay an amount equal to the reduction in value of undamaged **personal property** that is part of a pair or set that becomes unmarketable as a pair or set because of direct physical loss of or damage to the other part of such **personal property** directly caused by a **covered peril**.

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2. The amount the Insurer will pay for such reduction in value under this **ADDITIONAL COVERAGE** is included within the applicable **Personal Property Coverage** Limit of Insurance.

Q. Protection of Property Coverage**1. Removal of Insured Property**

- a. If it is necessary to move **insured property** from the **location** or **reported unspecified location** to protect it from actual or imminent direct physical loss or damage caused by a **covered peril**, the Insurer will pay for:
- i. any loss of or damage to that **insured property** while it is being moved from, or returned to, the **location** or **reported unspecified location**, or while temporarily stored at another premises for up to the Number of Days shown in the **Business Property Schedule of Coverages and Limits**; and
 - ii. the reasonable cost to remove the **insured property** from the **location** or **reported unspecified location** and the cost to move the **insured property** back.
- b. The amount the Insurer will pay for all loss, damage or cost under this **Removal of Insured Property** coverage is included within, and not in addition to, the applicable **Real Property Coverage** or **Personal Property Coverage** Limit of Insurance.

2. Preservation of Insured Property

- a. If it is necessary to protect **insured property** at the **location** or **reported unspecified location** from imminent direct physical loss or damage by a **covered peril**, the Insurer will pay reasonable and necessary costs the **Named Insured** incurs to protect such **insured property** from such imminent loss or damage while at such **location** or **reported unspecified location**.
- b. The most the Insurer will pay for all costs under this **Preservation of Insured Property** coverage for any one **occurrence** is the **Protection of Property Coverage Preservation of Insured Property** Limit of Insurance, subject to a \$1,000 each **occurrence** deductible. No other deductible applies to this **Preservation of Insured Property Coverage**.

R. Reported Unspecified Locations**1. Real Property Coverage and Personal Property Coverage**

The Insurer will pay for direct physical loss of or damage to **insured property** at a **reported unspecified location** directly caused by a **covered peril**.

The most the Insurer will pay for such loss or damage to **real property** at any one **reported unspecified location** for any one **occurrence** is the applicable **Reported Unspecified Locations Real Property** Limit of Insurance.

The most the Insurer will pay for such loss or damage to **personal property** at any one **reported unspecified location** for any one **occurrence** is the applicable **Reported Unspecified Location Personal Property** Limit of Insurance.

2. Business Income Coverage

The Insurer will pay for the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations** caused by direct physical loss of or damage to property at a **reported unspecified location** directly caused by a **covered peril**.

The most the Insurer will pay for such loss of **business income** at any one **reported unspecified location** for any one **occurrence** is the **Reported Unspecified Locations Business Income** Limit of Insurance.

3. Extra Expense Coverage

The Insurer will pay **extra expense** caused by direct physical loss of or damage to property at a **reported unspecified location** directly caused by a **covered peril**.



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The most the Insurer will pay for such **extra expense** at any one **reported unspecified location** for any one **occurrence** is the **Reported Unspecified Locations Extra Expense** Limit of Insurance.

S. Research and Development Coverage

1. Research and Development Project Property

The Insurer will pay for:

- a. direct physical loss of or damage to **research and development project property** while at a **location** or **reported unspecified location** directly caused by a **covered peril**; and
- b. reasonable and necessary additional expenses the **Named Insured** incurs to minimize direct physical loss of or damage to **research and development project property**, but only to the extent the loss of or damage to **research and development project property** is reduced by such additional expenses.

The most the Insurer will pay for **research and development project property** under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Research and Development Coverage Research and Development Project Property** Limit of Insurance.

2. Research and Development Business Income

To the extent that **Business Income Coverage** or **Business Income and Extra Expense Coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will also pay, as provided, for the loss of **research and development business income** that the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of the **Named Insured's** research and development projects in process caused by direct physical loss of or damage to property at a **location** or **reported unspecified location**. The loss or damage must be directly caused by a **covered peril**.

The amount the Insurer will pay for **research and development business income** under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is included within, and not in addition to, the applicable **Business Income Coverage** or **Business Income and Extra Expense Coverage** Limit of Insurance unless a separate **Research and Development Business Income** Limit of Insurance is shown.

If a separate Limit is shown, then the most the Insurer will pay under this **Research and Development Business Income** coverage at any one **location** or **reported unspecified location** for any one **occurrence** is the **Research and Development Business Income** Limit of Insurance.

T. Theft Damage to Non Owned Building Coverage

1. The Insurer will pay for direct physical loss of or damage to **buildings** at a **location** or **reported unspecified location** in which the **Named Insured** is a tenant and does not own the building, caused directly by **theft**, robbery or burglary, provided the **Named Insured** is obligated by the written lease in effect at the time of loss or damage to pay for such loss or damage.
2. The amount the Insurer will pay for all loss or damage under this **ADDITIONAL COVERAGE** is included within the applicable **Personal Property Coverage** Limit of Insurance.
3. This **ADDITIONAL COVERAGE** does not apply to **theft** that occurs after fire or explosion.

U. Trees, Shrubs, Plants or Lawns Coverage

1. The Insurer will pay for direct physical loss of or damage to **outdoor trees, shrubs, plants or lawns**, including the expense to remove debris of **outdoor trees, shrubs, plants or lawns**, at a **location** or **reported unspecified location** directly caused by:
 - a. fire;
 - b. lightning;
 - c. explosion;

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- d. riot or civil commotion;
 - e. vehicles; or
 - f. aircraft.
2. The most the Insurer will pay for all loss or damage under this **ADDITIONAL COVERAGE** at any one **location** or **reported unspecified location** for any one **occurrence** is the **Trees, Shrubs, Plants or Lawns Coverage Each Location** Limit. Subject to this Each Location Limit, the most the Insurer will pay for any one tree, shrub, plant or lawn is the **Trees, Shrubs, Plants or Lawns Coverage Each Item** Limit of Insurance.

V. Unintentional Errors or Omissions Coverage

1. The Insurer will pay for direct physical loss of or damage to **covered property** from a **covered peril** that is not otherwise payable under this **Business Property Coverage Part** solely as a result of:
 - a. an unintentional error or omission by the **Named Insured**:
 - i. in the description or address of any **insured property**; or
 - ii. the inadvertent deletion of a **location** or **reported unspecified location** under the Policy; or
 - b. any unintentional failure by the **Named Insured** to include any premises owned or occupied by the **Named Insured** at the inception date of the Policy.
2. To the extent **time element coverage** is applicable, the Insurer will also pay, as provided, for:
 - a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay in **operations**;
 - b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of research and development projects; and
 - c. **extra expense**,

caused by loss of or damage to property from a **covered peril** that is not otherwise payable under this **Business Property Coverage Part** solely as a result of:

 - i. an unintentional error or omission by the **Named Insured**:
 - (1) in the description or address of any **insured property**; or
 - (2) the inadvertent deletion of a **location** or **reported unspecified location** under the Policy; or
 - ii. any unintentional failure by the **Named Insured** to include any premises owned or occupied by the **Named Insured** at the inception date of the Policy.
2. The most the Insurer will pay for all loss, damage, cost or expense combined under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Unintentional Errors or Omissions Coverage** Limit of Insurance.
3. There is no coverage for any unintentional error or unintentional omission in the reporting of values or the coverage requested. It is a condition of this coverage that such unintentional error or omission be reported and corrected when discovered. The **Named Insured's** premium will be adjusted accordingly to reflect the date the premises should have been added had no error or omission occurred.



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W. Utility Supply Failure Coverage

1. Property Damage

The Insurer will pay for direct physical loss of or damage to **covered property** at a **location** or **reported unspecified location** where such loss or damage is caused by the necessary suspension, interruption or reduction of:

- a. communication services, including internet access; or
- b. power supply, fuel services or water services,

at that **location** or **reported unspecified location**.

Such suspension, interruption or reduction must be the result of a **covered peril** that causes or results in direct physical loss of or damage to such utility service provider's property, including overhead transmission or distribution lines, used to provide the **location** or **reported unspecified location** with such services, provided such property is not at a **location** or **reported unspecified location**.

The most the Insurer will pay for all such loss or damage to **covered property** under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Utility Supply Failure Coverage – Property Damage** Limit of Insurance.

2. Time Element

To the extent **time element coverage** is applicable at that **location** or **reported unspecified location**, the Insurer will pay, as provided, for:

- a. the actual loss of **business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of **operations**;
- b. the actual loss of **research and development business income** the **Named Insured** sustains during the **period of restoration** due to the necessary **suspension** or delay of the research and development projects; and
- c. **extra expense**,

caused by loss of or damage to a utility service provider's property that is located away from a **location** or **reported unspecified location** and that property is used to provide internet, communication, power supply, fuel services or water services to such **location** or **reported unspecified location**. The loss or damage must be directly caused by a **covered peril**.

The most the Insurer will pay for all such loss or expense under this **ADDITIONAL COVERAGE** for any one **occurrence** is the **Utility Supply Failure Coverage – Time Element** Limit of Insurance.

If a **Deductible or Qualifying Period** is shown on the **Business Property Schedule of Locations** for **Utility Supply Failure Coverage – Time Element Coverage**, then the following replaces the **Deductible and Qualifying Periods** provision of the **LIMITS OF INSURANCE/INDEMNITY PERIOD/DEDUCTIBLE/QUALIFYING PERIOD** section for the **Utility Supply Failure Coverage – Time Element Coverage**:

The Insurer will not pay for any loss of **business income** or **research and development business income** or **extra expense** incurred for any one **occurrence** until the amount of loss or expense incurred exceeds the applicable Deductible or until the length of the **suspension** or delay of **operations** exceeds the applicable **Qualifying Period** shown in the **Business Property Schedule of Locations**.

If a Deductible applies, then the Insurer will pay the amount of actual **business income** or **research and development business income** loss or **extra expense** incurred in excess of the applicable Deductible, up to the applicable Limits of Insurance.

If a **qualifying period** applies and the **qualifying period** is exceeded, then the Insurer will pay for covered loss and expense, calculated as of the time of such **suspension** or delay in **operations**, in excess of the

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Business Property Coverage Part

applicable Property Deductible shown in the **Business Property Schedule of Locations**, unless a more specific **time element coverage** deductible is shown.

3. However, to the extent the covered Utility Supply Failure loss, damage or expense is caused by or resulting from covered:
 - i. **flood**, the total amount payable for all loss, damage or expense under this **ADDITIONAL COVERAGE** is included within, and not in addition to, the applicable Flood Limit of Insurance.
 - ii. **earthquake**, the total amount payable for all loss, damage or expense under this **ADDITIONAL COVERAGE** is included within, and not in addition to, the applicable Earthquake Limit of Insurance.
4. This **ADDITIONAL COVERAGE** does not apply to loss, damage or expense caused by physical loss of or damage to satellites or any other orbiting equipment.
5. The **Utility Services** Excluded Peril under the **EXCLUSIONS** section does not apply, but only to the extent of the coverage provided under this **ADDITIONAL COVERAGE**.

IV. ADDITIONAL COVERAGE BASKET

The following coverages are part of the **ADDITIONAL COVERAGE BASKET**. At the time of loss or damage, the **Named Insured** may elect to apportion the Limit of Insurance to one or any combination of the coverages included in this **ADDITIONAL COVERAGE BASKET**. However, the most the Insurer will pay at any one **location** or **reported unscheduled location** for any one **occurrence** for the total of all loss or damage from the coverages included in this **ADDITIONAL COVERAGE BASKET** is the Limit of Insurance as shown in the **Business Property Schedule of Coverages and Limits**. If a different **ADDITIONAL COVERAGE BASKET** Limit of Insurance is shown at a **location** in the **Business Property Schedule of Locations**, that Limit replaces, and is not in addition to, the **ADDITIONAL COVERAGE BASKET** Limit of Insurance shown in the **Business Property Schedule of Coverages and Limits** for that **location**. If the **ADDITIONAL COVERAGE BASKET** does not apply at a specific **location**, the **ADDITIONAL COVERAGE BASKET** will show as Not Covered for that **location**.

A. Accounts Receivable Coverage

1. The Insurer will pay for direct physical loss of or damage to **records of accounts receivable** at a **location** or **reported unspecified location** directly caused by a **covered peril**.
2. This **Accounts Receivable Coverage** does not apply with respect to any claim for loss, damage, cost or expense that requires any audit of any records or inventory computation to prove its factual existence.
3. The **Contaminants or Pollutants, Temperature or Humidity Conditions** and **Utility Services** Excluded Perils under the **EXCLUSIONS** section do not apply with respect to **Accounts Receivable Coverage**.

B. Fine Arts Coverage

1. The Insurer will pay for direct physical loss of or damage to **fine arts** at a **location** or **reported unspecified location** directly caused by a **covered peril**.
2. Subject to the **ADDITIONAL COVERAGE BASKET** Limit of Insurance, the most the Insurer will pay for any one item for any one **occurrence** under this **Fine Arts Coverage** is \$100,000.
3. The **Contaminants or Pollutants** and the **Utility Services** Excluded Perils under the **EXCLUSIONS** section do not apply with respect to **Fine Arts Coverage**.

C. Fire Department Service Charge Coverage

The Insurer will pay for the **Named Insured's** liability for the following fire department service charges if incurred to save or protect **covered property** at a **location** or **reported unspecified location** from a **covered peril**:

1. charges assumed by written contract or written agreement prior to loss; or
2. charges required by local ordinance.



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No deductible applies to this **Fire Department Service Charge Coverage**.

D. Lessee Leasehold Interest Coverage

When the **Named Insured's** written lease is cancelled by the lessor in accordance with a valid condition of that lease and such cancellation is due to direct physical loss of or damage to property at a **location** or **reported unspecified location** directly caused by a **covered peril**, the Insurer will pay for the loss of:

1. the value of the **Named Insured's** leasehold interest in the unamortized portion of payments made by the **Named Insured** for the undamaged portion of the **tenant's improvements and betterments**;
2. **monthly leasehold interest** of the **bonus payment** or **prepaid rent**;
3. **sublease profit**;
4. **equipment data processing equipment leasehold values**; and
5. **net leasehold interest** of **tenant's lease interest**.

E. Lost Key Replacement Coverage

The Insurer will pay for the reasonable and necessary cost of:

1. replacing the master key and individual lock keys, including the cost to program the new locks if keys to that **location** or **reported unspecified location** are stolen; or
2. entry lock repair or replacement, including the cost to rekey or reprogram locks, made necessary by theft or attempted theft at that **location** or **reported unspecified location**.

F. Non Owned Detached Trailers Coverage

The Insurer will pay for direct physical loss of or damage to trailers that the **Named Insured** does not own at a **location** or **reported unspecified location** directly caused by a **covered peril**, provided that:

1. the trailer is used in the **Named Insured's** business;
2. the trailer is in the **Named Insured's** care, custody or control; and
3. the **Named Insured** is obligated by a written contract in effect at the time of loss or damage to pay for such loss or damage to that trailer.

The Insurer will not pay for any loss or damage that occurs:

- a. while the trailer is attached to any motor vehicle or motorized conveyance, whether or not the motor vehicle or motorized conveyance is in motion;
- b. during hitching or unhitching operations; or
- c. when a trailer becomes accidentally unhitched from a motor vehicle or motorized conveyance.

G. Recharge of Fire Protection Equipment Coverage

The Insurer will pay expenses the **Named Insured** incurs to recharge automatic fire protection equipment due to the leakage or discharge of the fire suppressant within the automatic fire protection equipment. The insurance provided under this coverage applies regardless of how the discharge or leakage is caused. However, if the leakage or discharge is caused by or results from covered loss or damage, no deductible applies.

H. Restoration of Media Coverage

1. The Insurer will pay for the direct physical loss of or damage to **media** at a **location** or **reported unspecified location** directly caused by a **covered peril**.
2. The **Contaminants or Pollutants, Temperature or Humidity Conditions** and **Utility Services** Excluded Perils under the **EXCLUSIONS** section do not apply with respect to this **Restoration of Media Coverage**.

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Business Property Coverage Part

I. Reward Payments Coverage

In the event of direct physical loss of or damage to **insured property** caused by arson, **theft** or vandalism, the Insurer will reimburse the **Named Insured** for amounts it pays for information leading to the conviction of any persons responsible for such arson, **theft** or vandalism. The reward payments must be documented.

However, there is no coverage for a reward payment made to the **Named Insured** or **executive officers**.

No deductible applies to this **Reward Payments Coverage**.

V. EXCLUSIONS

The Excluded Perils shown in Paragraphs **A. B. C.** and **D.** below apply to all **LOCATION COVERAGES, OFF-SITE COVERAGES, ADDITIONAL COVERAGES** and **ADDITIONAL COVERAGE BASKET** coverages under the **coverage part** unless otherwise stated.

A. Excluded Perils Subject to Concurrent Causation Provisions

With respect to the excluded perils below, the Insurer will not pay for loss of or damage to property directly or indirectly caused by or resulting from the following causes of loss or events: **Biological or Chemical Materials; Earth Movement; Electronic Vandalism; Flood; Fungi, Wet Rot, Dry Rot and Microbes; Governmental Action; Nuclear Hazard; Utility Services; and War and Military Action**, regardless of: the causes of such excluded causes or events; other causes of such loss; any other cause or event, whether or not insured under the **coverage part**, which may have contributed concurrently, or in any sequence, to produce such loss even if such other cause or event would otherwise be covered; and whether the event occurred suddenly or gradually, involved isolated or widespread damage, arose from natural or external sources or acts or omissions, or occurred as a result of any combination of any such causes or events.

1. Biological or Chemical Materials

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from the actual or threatened discharge, dispersal, seepage, migration, release, escape or application of any pathogenic or poisonous biological or chemical materials.

2. Earth Movement

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from **earth movement**. However, if **earth movement** results in fire, explosion or **theft**, the Insurer will pay for that portion of the loss which was solely caused by such fire, explosion or **theft**.

3. Electronic Vandalism

The Insurer will not pay for loss or damage caused by or resulting from **electronic vandalism**.

4. Flood

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from **flood**. However, if **flood** results in fire, explosion, sprinkler leakage or **theft**, the Insurer will pay for that portion of the loss which was solely caused by such fire, explosion, sprinkler leakage or **theft**.

5. Fungi, Wet Rot, Dry Rot and Microbes

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from the presence, growth, proliferation, spread or any activity of **fungi**, wet or dry rot, or **microbes**. However, this exclusion does not apply when **fungi**, wet or dry rot, or **microbes** results from fire or lightning.

6. Governmental Action

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from seizure, destruction, demolition, expropriation, condemnation, confiscation or nationalization of property by, on behalf of or at the direction of any governmental authority.



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Business Property Coverage Part

However, this exclusion does not apply to seizure or acts of destruction ordered by governmental or military authority and taken at the time of a fire to prevent its spread.

7. Nuclear Hazard

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from nuclear reaction or radiation, or radioactive contamination, however caused. However, if nuclear reaction or radiation, or radioactive contamination results in fire, the Insurer will pay for that portion of the loss which was solely caused by such fire.

8. Utility Services

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from the failure (including lack of sufficient capacity and reduction in supply) of power, fuel, sewage treatment, internet or other communication service, or any other utility service supplied to a covered premises, if the failure occurs away from the premises.

However, if such failure results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

This exclusion does not apply to **electronic data processing equipment**.

9. War and Military Action

The Insurer will not pay for loss or damage caused directly or indirectly by or resulting from:

- a. war (whether declared or undeclared); civil war or warlike action by a military force; or
- b. insurrection, rebellion, revolution, military or usurped power by governmental or military personnel.

B. Other Excluded Perils

1. Adulteration or Contamination

The Insurer will not pay for loss or damage caused by or resulting from adulteration or contamination to **stock** which causes the **stock** to become diminished in value or use, including but not limited to diminished value or use due to change in color, finish, flavor, size or texture. This exclusion applies unless the adulteration or contamination is itself caused by a **specified peril**, other than the **equipment breakdown peril**.

However, if the adulteration or contamination to **stock** results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

2. Alteration, Falsification, Concealment or Destruction

The Insurer will not pay for loss or damage caused by or resulting from alteration, falsification, concealment or destruction of **records of accounts receivable** or **media** done to conceal the wrongful giving, taking or withholding of **money**, **securities** or other property.

3. Bookkeeping, Accounting or Billing Errors or Omissions

The Insurer will not pay for loss of or damage to **media** or **records of accounts receivable** caused by or resulting from bookkeeping, accounting or billing errors or omissions.

4. Collective Activities

The Insurer will not pay for loss of **business income** or **research and development business income** caused by or resulting from delay in rebuilding, repairing or replacing property or resuming **operations** due to strikes, boycotts, picketing, lockouts or other such collective activities.

5. Contaminants or Pollutants

The Insurer will not pay for loss or damage caused by or resulting from discharge, dispersal, seepage, migration, release or escape of **contaminants** or **pollutants**. This exclusion applies unless the discharge,

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dispersal, seepage, migration, release or escape of **contaminants or pollutants** is itself caused by a **specified peril**.

However, if the discharge, dispersal, seepage, migration, release or escape of **contaminants or pollutants** results in a **specified peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **specified peril**.

This exclusion does not apply:

- a. to damage to glass caused by chemicals applied to the glass; or
- b. to **electronic data processing equipment**.

6. Delay, Loss of Use or Loss of Market

The Insurer will not pay for loss or damage caused by or resulting from delay, loss of use or loss of market.

7. Dishonest or Criminal Acts

The Insurer will not pay for loss or damage caused by or resulting from any dishonest, fraudulent or criminal acts committed alone or in collusion with others by the **Named Insured**, **executive officers**, the **Named Insured's** employees (including leased or temporary employees) or authorized representatives or anyone to whom the **Named Insured** entrusts the property for any purpose, regardless of whether or not such activity takes place during hours of operation.

This exclusion does not apply to:

- a. acts of destruction by an employee (including leased or temporary employee) of the **Named Insured**; or
- b. acts committed by a carrier or other bailee for hire.

8. Errors, Defects or Failures

The Insurer will not pay for any:

- a. loss or damage, including the costs of correcting or making good, caused by or resulting from:
 - i) an **act or decision** or error or omission in or faulty or defective:
 - (1) design, specification, workmanship, repair, construction, renovation, remodeling, grading or compaction of;
 - (2) processing of, manufacturing of or materials used in;
 - (3) planning, zoning, development surveying or siting; or
 - (4) materials used in repair, construction, renovation or remodeling of; or
 - ii) insufficient maintenance or servicing, or the failure to maintain or service, any part, or all, of the property on or off a premises.
- b. loss or damage caused by or resulting from the misalignment, miscalibration, operation of any safety device or going off-line or any condition which can be corrected by resetting, tightening, adjusting, cleaning or performing maintenance on property.

However, if any of these Excluded Perils results in a **covered peril**, the Insurer will pay for that loss or damage solely caused by such **covered peril**.

9. Finished Stock or Merchandise

The Insurer will not pay for loss of **business income** or **research and development business income** caused by or resulting from:

- a. loss or damage to **finished stock** or to **merchandise** which has been sold but not delivered; or
- b. the time required to reproduce **finished stock** or replace **merchandise**.



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10. Inherent Vice/Latent Defect

The Insurer will not pay for loss or damage caused by or resulting from:

- a. wear and tear;
- b. rust or other corrosion or decay;
- c. gradual deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;
- d. nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals;
- f. smog;
- g. marring or scratching; or
- h. inherent vice.

This exclusion applies unless one of these Excluded Perils is itself caused by a **specified peril**.

However, if any of these Excluded Perils results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

11. Mysterious Disappearance

The Insurer will not pay for loss or damage caused by or resulting from disappearance of property or shortage of property disclosed on taking inventory, where there is no physical evidence to show what happened to the property.

However, if such disappearance or shortage results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

This exclusion does not apply to property in the custody of carriers or other bailees for hire.

12. Precipitation

The Insurer will not pay for loss or damage caused by or resulting from hail, ice, rain, sleet or snow to **personal property** in the open, other than property in the custody of carriers for hire.

13. Pressure or Electrical Testing

The Insurer will not pay for loss of or damage to machinery or equipment while undergoing electrical or pressure testing.

However, if such testing results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

14. Programming Errors or Defects

The Insurer will not pay for loss of or damage to **electronic data processing equipment, media or records of accounts receivable** caused by or resulting from:

- a. programming errors or faulty instructions to a machine; or
- b. other errors or omissions in processing or copying.

However, if such errors, omissions or faulty instructions result in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

15. Repair, Restoration or Retouching

The Insurer will not pay for loss of or damage to **fine arts** caused by or resulting from any repairing, restoration or retouching process.

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16. Settling and Cracking

The Insurer will not pay for loss or damage caused by or resulting from naturally occurring or man-made bulging, cracking, expansion, shrinkage or settling of land, paved or concrete surfaces, foundations, pools or **buildings**, including soil or fill adjacent to such property. This exclusion applies unless the bulging, cracking, expansion, shrinkage or settling is itself caused by a **specified peril**.

However, if such bulging, cracking, expansion, shrinkage or settling results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

17. Suspended Equipment

The Insurer will not pay for loss or damage caused by or resulting from an **equipment breakdown peril** to **suspended equipment**.

However, if such Excluded Peril results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

18. Suspension, Lapse or Cancellation

The Insurer will not pay for any:

- a. loss of **business income** or **extra expense** caused by or resulting from suspension, lapse or cancellation of any license, lease or contract unless:
 - i. such suspension, lapse or cancellation is directly caused by the actual **suspension** or delay in **operations**;
 - ii. the loss of **business income** is sustained during the **period of restoration** or extended indemnity period; and
 - iii. the **extra expense** is incurred during the **period of restoration**.
- b. loss of **research and development business income** caused by or resulting from suspension, lapse or cancellation of any license, lease or contract unless:
 - i. such suspension, lapse or cancellation is directly caused by the actual **suspension** or delay of the **Named Insured's** research and development projects in process; and
 - ii. the loss of **research and development business income** is sustained during the **period of restoration**.

19. Temperature or Humidity Conditions

The Insurer will not pay for loss of or damage to **personal property** caused by or resulting from the loss of or change in temperature, humidity or atmosphere, whether inside or outside of a building and whether or not artificially maintained or generated. This exclusion applies unless such change in temperature, humidity or atmosphere is itself caused by a **specified peril**, other than an **equipment breakdown peril**.

However, if such loss of or change in temperature, humidity or atmosphere results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

This exclusion does not apply to **electronic data processing hardware**.

C. Limitations**1. Trees, Shrubs, Plants or Lawns**

The Insurer will not pay for loss of **business income** or **research and development business income** caused by or resulting from loss of or damage to **outdoor trees, shrubs, plants or lawns** unless such loss or damage is directly caused by fire, lightning, explosion, riot or civil commotion, vehicles or aircraft.



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2. Vegetated Roofs

The Insurer will not pay for loss of or damage to trees, shrubs, plants, grass, lawns or other landscaping materials which are part of a vegetated roof caused by or resulting from:

- a. dampness or dryness of atmosphere or soil supporting the vegetation;
- b. changes in or extremes of temperature;
- c. disease; or
- d. frost, hail, rain, snow, ice or sleet.

D. Excluded Fees, Costs and Expenses**1. Excavation, Grading or Filling Costs**

The Insurer will not pay fees, costs or expenses for:

- a. excavations, grading, backfilling or filling, unless such cost is necessarily incurred to investigate, repair or replace **insured property** below the surface of the ground; or
- b. filling sinkholes.

2. Volcanic Eruption

The Insurer will not pay fees, costs or expenses to remove ash, dust or particulate matter, following a **volcanic eruption** that does not cause loss of or damage to **covered property**.

VI. LIMITS OF INSURANCE / INDEMNITY PERIOD / DEDUCTIBLE / QUALIFYING PERIOD**A. Limits of Insurance**

The Limits of Insurance applicable to each coverage agreement are shown in the **Business Property Schedule of Coverages and Limits** or the **Business Property Schedule of Locations**.

B. Special Limits

The Limit of Insurance applicable for any one **occurrence** for loss or damage due to **theft** is \$10,000 for:

1. furs, fur garments and garments trimmed with fur;
2. jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones; and
3. bullion, gold, silver, platinum and other precious alloys or metals.

This Limit is included within, and not in addition to, the applicable **Personal Property Coverage** Limit of Insurance.

C. Maximum Period of Indemnity

If the **Business Property Schedule of Locations** displays a **Maximum Period of Indemnity**, the most the Insurer will pay for loss of **business income** is the lesser of:

1. the amount of covered **business income** during the 120 consecutive days immediately following the beginning of the **period of restoration**; or
2. the applicable **Business Income Coverage** Limit of Insurance shown in the **Business Property Schedule of Locations**.

D. Monthly Limit of Indemnity

If the **Business Property Schedule of Locations** displays a Monthly Limit of Indemnity fraction, the most the Insurer will pay for loss of **business income** in any one period of 30 consecutive days after the beginning of the **period of restoration** is:

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1. the Limit of Insurance, multiplied by
2. the Monthly Limit of Indemnity fraction shown in the **Business Property Schedule of Locations** for **Monthly Limit of Indemnity**.

E. Inflation Guard

If the **Business Property Schedule of Locations** displays an inflation guard percentage, the Limit of Insurance for **insured property** will automatically increase as follows:

1. the applicable Limit of Insurance; multiplied by
2. the Inflation Guard percentage shown on the **Business Property Schedule of Locations**; multiplied by
3. the number of consecutive days since the beginning of the annual **policy period**, or the effective date of the most recent Policy change amending the Limit of Insurance, divided by 365.

F. Deductibles and Qualifying Periods

1. The Insurer will not pay any amounts due under the terms and conditions of the **coverage part** until the amount of covered loss, damage, cost or expense for any one **occurrence** exceeds the Property Deductible shown in the **Business Property Schedule of Locations**, unless specific coverage deductibles are shown in the **Business Property Schedule of Locations** or an endorsement. The Insurer will then pay the amount of loss, damage, cost or expense in excess of the Deductible, up to the applicable Limits of Insurance.
2. If a **Qualifying Period** is shown in the **Business Property Schedule of Locations**, then the **qualifying period** will apply to all **business income** and **research and development business income** coverages. The Insurer will not pay for any loss of **business income** or **research and development business income** for any one **occurrence** until the **suspension** or delay of **operations** exceeds the **qualifying period**. If the **qualifying period** is exceeded, then the Insurer will pay the amount of covered **business income** or **research and development business income** loss, calculated as of the time and date of such loss, in excess of the applicable Property Deductible shown in the **Business Property Schedule of Locations**, unless a more specific **time element coverage** deductible is shown. If **Business Income and Extra Expense Coverage** applies, then **extra expense** is subject to the deductible or **qualifying period** applicable to **business income**.
3. A covered loss occurring at **unspecified locations**, **reported unspecified locations** or other premises not shown on the **Business Property Schedule of Locations** will be subject to the **Deductibles and Qualifying Periods** applicable for the first **location** shown in the **Business Property Schedule of Locations**, unless specific coverage deductibles are shown in the **Business Property Schedule of Locations** or an endorsement.
4. Unless otherwise stated in the **coverage part** or endorsement, if more than one monetary deductible applies, the Insurer will apply each deductible separately, but the total of all deductibles applied for any one **occurrence** will not exceed the highest applicable monetary deductible for loss or damage to **covered property** plus the highest applicable monetary deductible for loss under **time element coverage**.
5. Loss or damage caused by earthquake, earthquake sprinkler leakage, **flood**, **named storm** and windstorm or hail may be subject to separate deductible amounts. The **Business Property Schedule of Locations**, or applicable endorsement, will identify the **locations** or **reported unspecified locations** subject to such deductibles and the applicable deductible amount. That Deductible will apply to all coverages that respond to that covered loss, including covered **time element coverage** loss. **Qualifying periods** do not apply to covered loss or expense from earthquake, earthquake sprinkler leakage, **flood**, **named storm** or windstorm or hail when there is a separate monetary deductible amount applicable.

For purposes of calculating the deductible for those perils, the Insurer will use the applicable Limit of Insurance shown in the **Business Property Schedule of Coverages and Limits**, the **Business Property Schedule of Location** or any endorsement attached to this Policy for that specific coverage, or the actual



CNA PARAMOUNT

Business Property Coverage Part

amount of loss, damage, cost or expense for that coverage, whichever is less, towards satisfying that Deductible.

With respect to earthquake, earthquake sprinkler leakage, **flood**, **named storm** and windstorm or hail deductibles, if there are two or more deductibles that are applicable from other **covered perils** in the same **occurrence**, the Insurer will apply each deductible separately. When those Deductibles are shown in the **Business Property Schedule of Coverages and Limits**, the **Business Property Schedule of Locations** or any endorsement:

- a. at that specific **location** or **reported unspecified location**, the total of all monetary deductible amounts applied for any one **occurrence** will not exceed the single highest applicable Deductible shown for that **location** or **reported unspecified location**. If more than one **location** or **reported unspecified location** is involved in the same **occurrence**, the Insurer will apply those Deductibles for each **location** and **reported unspecified location** separately, subject to the single highest applicable Deductible for each **location** and each **reported unspecified location**.
- b. on a per **occurrence** basis for multiple **locations** or **reported unspecified locations**, the total of all monetary deductible amounts applied for any one **occurrence** will not exceed the single highest applicable Deductible.

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CNA PARAMOUNT

Equipment Breakdown Exclusion Endorsement

It is understood and agreed as follows:

I. The following are added to Other Excluded Perils, in the EXCLUSIONS section of the Business Property Coverage Part:

- **Electrical Injury**

The Insurer will not pay for loss or damage caused by or resulting from artificially generated electrical current, including electrical arcing, that damages or disturbs electrical devices, wiring or equipment. But, if such artificially generated electrical current or electrical arcing results in a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

This exclusion does not apply to **electronic data processing equipment, media or records of accounts receivable**.

- **Explosion or Rupture**

The Insurer will not pay for:

- a. Loss or damage caused by or resulting from an explosion, rupture, or bursting of steam boilers, steam pipes, steam engines, steam turbines, gas turbines, or apparatus attached to and forming a part thereof, when owned, operated, or controlled by the **Named Insured**; except for explosion of accumulated gases or fuel within the furnace of any fired vessel, other than gas turbines, or within the flues or passages through which the gases of combustion pass.

But if a result of one of these excluded perils is fire or a combustion explosion, the Insurer will pay that portion of the loss or damage solely caused by that fire or combustion explosion.

- b. Loss or damage caused by or resulting from any condition or event inside steam boilers, steam pipes, steam engines, steam turbines, gas turbines, or apparatus attached to and forming a part thereof, when owned, operated, or controlled by the **Named Insured**; except for explosion of accumulated gases or fuel within the furnace of any fired vessel, other than gas turbines, or within the flues or passages through which the gases of combustion pass.

- c. Loss or damage caused by or resulting from any condition or event, other than an explosion, inside hot water boilers, other water heating equipment other than steam engines, or pressure vessels when owned, operated, or controlled by the **Named Insured**.

This exclusion does not apply to **electronic data processing equipment, media or records of accounts receivable**.

- **Mechanical Breakdown**

The Insurer will not pay for loss or damage caused by or resulting from mechanical or machinery breakdown, including rupture or bursting caused by or resulting from centrifugal force, of property owned, operated, or controlled by the **Named Insured**. But if a result of the mechanical or machinery breakdown is a **covered peril**, the Insurer will pay for that portion of the loss or damage solely caused by such **covered peril**.

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CNA PARAMOUNT

Equipment Breakdown Exclusion Endorsement

This exclusion does not apply to **electronic data processing equipment, media or records of accounts receivable.**

- II.** The following change applies to the **ADDITIONAL COVERAGES** section of the **Business Property Coverage Part**:

The **Equipment Breakdown – Spoilage Coverage** is deleted.

- III.** Paragraph **I.** of the **specified peril** definition in the **First Party Glossary of Defined Terms** is deleted.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT

Communicable Disease Exclusion Endorsement

It is understood and agreed as follows:

- I. The following is added to the **Excluded Perils Subject to Concurrent Causation Provisions** under the **EXCLUSIONS** section of the **Business Property Coverage Part**:

Communicable Disease

The Insurer will not pay any loss, damage, cost, or expense caused directly or indirectly by, resulting from, arising out of, attributable to, or in any way associated with, a **Communicable Disease**. This exclusion includes, but is not limited to, any loss, damage, cost, or expense incurred:

- a. to mitigate, remediate, repair, replace, prevent, suppress, control, clean-up, detoxify, remove, monitor, or test for any **Communicable Disease**;
- b. due to the actual or perceived threat or fear of a **Communicable Disease**, including, without limitation, with respect to its incidence, spread, transmission, actual or perceived presence, or effect;
- c. in response to the actions of governmental, military, or civil authority to mitigate, remediate, repair, replace, prevent, suppress, control, clean-up, detoxify, remove, monitor, or test for any **Communicable Disease**, including, without limitation, actions with respect to the incidence, spread, transmission, actual or perceived presence, or effect of a **Communicable Disease**; or
- d. as a result of the **suspension** of or change in **operations**, including the operations of businesses other than the **Named Insured**, caused by, arising out of, or attributable to a **Communicable Disease**, including, without limitation, with respect to its incidence, spread, transmission, actual or perceived presence, or effect.

For purposes of this exclusion, **Communicable Disease** means:

- i. any disease which can be transmitted by means of any substance or agent from any organism to another organism; or
 - ii. any infectious agent or its byproducts, whether man-made or naturally occurring (including any viruses, bacteria, parasites, microorganisms, or any mutations thereof), whether deemed living or not;
 - iii. where
 - a. the disease, substance, agent, or byproducts could result in infection, illness, or death, threaten human health or human welfare, or could result in damage, deterioration, loss of value, loss of use or marketability of property; and
 - b. the disease occurs through the direct or indirect transmission of the infectious agent or its byproducts from an infected individual or via air, bodily fluids, an animal, vector, the inanimate environment, or any other source, to a susceptible animal or human host.
- II. This exclusion does not apply only to the extent of coverage that is provided under the following endorsements, if either such endorsement is attached to this Policy:
1. CNA62711XX, Disease Contamination Coverage – Property Damage and Time Element Combined; or
 2. Disease Contamination Coverage under CNA62667XX, Aging Services Property Extension Endorsement.

However, this exclusion applies to all other coverages, coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 3

Effective Date: 12/23/2022

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Inland Marine

Renewal Declaration

POLICY NUMBER C 6056872807	COVERAGE PROVIDED BY CONTINENTAL CASUALTY COMPANY 151 N Franklin CHICAGO, IL 60606 INSURED NAME AND ADDRESS SESI CONSULTING ENGINEERS 959 RT 46E PARSIPPANY, NJ 07054-3409	FROM - POLICY PERIOD - TO 12/23/2022 12/23/2023
AGENCY NUMBER 070108	AGENCY NAME AND ADDRESS USI INSURANCE SERVICES, LLC 180 PARK AVE 1ST FL FLORHAM PARK, NJ 07932 Phone Number: (973)965-3100	
BRANCH NUMBER 190	BRANCH NAME AND ADDRESS NEW JERSEY BRANCH. 184 LIBERTY CORNER RD STE 402 WARREN, NJ 07059 Phone Number: (908)991-4500	

This policy becomes effective and expires at 12:01 A.M. standard time at your mailing address on the dates shown above.

The Named Insured is a Corporation.

Your policy is composed of this Declarations, with the attached Common Policy Conditions, Coverage Forms, and Endorsements, if any. The Policy Forms and Endorsement Schedule shows all forms applicable to this policy at the time of policy issuance.

The Policy Premium Is
New Jersey PLIGA Surcharge



Total Policy Charges



Terrorism Risk Insurance Extension Act Premium



In return for the payment of the premium, and subject to all the terms and conditions contained here-in, we agree to provide the insurance as stated.

POLICY NUMBER
C 6056872807

INSURED NAME AND ADDRESS
SESI CONSULTING ENGINEERS
959 RT 46E
PARSIPPANY, NJ 07054-3409

INLAND MARINE LOCATION SUMMARY OF COVERAGES

LOCATION 1 BUILDING 1

949 RT 46 E
PARSIPPANY NJ 07054

Building Description:

LOCATION/BUILDING COVERAGES

Valuable Papers

- Valuable Papers Schedule - Non-Reporting - G55231
- Valuable Papers and Records Coverage Form - CM0067

POLICY NUMBER
C 6056872807

INSURED NAME AND ADDRESS
SESI CONSULTING ENGINEERS
959 RT 46E
PARSIPPANY, NJ 07054-3409

Case: 1:23-cv-04098 Document #: 142-7 Filed: 01/28/25 Page 1223 of 1498 PageID #:17483


INLAND MARINE LOSS PAYEE SCHEDULE

All loss payees as their interests may appear in the Covered Property.

The following provisions apply in accordance with the insurable interest of the loss payee: Loss Payable, Lender's Loss Payable, or Contract of Sale.

Description of Property: Any Covered Property in which a loss payee, creditor or lender holds an interest, including any person or organization you have entered a contract with for the sale of the Covered Property.

Countersignature


Chairman of the Board


Secretary

**VALUABLE PAPERS AND RECORDS SCHEDULE****LIMITS OF INSURANCE****A. PROPERTY AT YOUR PREMISES**

Limit of Insurance

1. Address949 RT 46 E
PARSIPPANY, NJ 07054**a. Specifically Described Property**
Item No. Description\$
\$
\$

Total \$

b. All Other Covered Property

\$

B. PROPERTY AWAY FROM YOUR PREMISES

\$

DEDUCTIBLE

The Deductible amount is

DESCRIPTION OF RECEIPTABLES

Loc. No. Bldg. No. Description

1 1 Type N - Not enclosed in a metal cont.

SPECIAL PROVISIONS (if any)

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COMMERCIAL INLAND MARINE CONDITIONS

The following conditions apply in addition to the Common Policy Conditions and applicable Additional Conditions in Commercial Inland Marine Coverage Forms:

LOSS CONDITIONS

A. Abandonment

There can be no abandonment of any property to us.

B. Appraisal

If we and you disagree on the value of the property or the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the value of the property and amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

1. Pay its chosen appraiser; and
2. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

C. Duties In The Event Of Loss

You must see that the following are done in the event of loss or damage to Covered Property:

1. Notify the police if a law may have been broken.
2. Give us prompt notice of the loss or damage. Include a description of the property involved.
3. As soon as possible, give us a description of how, when and where the loss or damage occurred.
4. Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.
5. You will not, except at your own cost, voluntarily make a payment, assume any obligation, or incur any expense without our consent.

6. As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

7. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.
8. Send us a signed, sworn proof of loss containing the information we request to settle the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
9. Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or suit.
10. Cooperate with us in the investigation or settlement of the claim.

D. Insurance Under Two Or More Coverages

If two or more of this policy's coverages apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage.

E. Loss Payment

1. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.
2. We will not pay you more than your financial interest in the Covered Property.
3. We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claim against us for the owners' property. We will not pay the owners more than their financial interest in the Covered Property.
4. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.
5. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss if you have complied with all the terms of this Coverage Part and:

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- a. We have reached agreement with you on the amount of the loss; or
 - b. An appraisal award has been made.
6. We will not be liable for any part of a loss that has been paid or made good by others.

F. Other Insurance

1. You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this Coverage Part. If you do, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Limit of Insurance under this Coverage Part bears to the Limits of Insurance of all insurance covering on the same basis.
2. If there is other insurance covering the same loss or damage, other than that described in 1. above, we will pay only for the amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect on it or not. But we will not pay more than the applicable Limit of Insurance.

G. Pair, Sets Or Parts

1. Pair Or Set

In case of loss or damage to any part of a pair or set we may:

- a. Repair or replace any part to restore the pair or set to its value before the loss or damage; or
- b. Pay the difference between the value of the pair or set before and after the loss or damage.

2. Parts

In case of loss or damage to any part of Covered Property consisting of several parts when complete, we will only pay for the value of the lost or damaged part.

H. Recovered Property

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

I. Reinstatement Of Limit After Loss

The Limit of Insurance will not be reduced by the payment of any claim, except for total loss or damage of a scheduled item, in which event we will refund the unearned premium on that item.

J. Transfer Of Rights Of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this Coverage Part has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything

necessary to secure our rights and must do nothing after loss to impair them. But you may waive your rights against another party in writing:

1. Prior to a loss to your Covered Property.
2. After a loss to your Covered Property only if, at time of loss, that party is one of the following:
 - a. Someone insured by this insurance; or
 - b. A business firm:
 - (1) Owned or controlled by you; or
 - (2) That owns or controls you.

This will not restrict your insurance.

GENERAL CONDITIONS

A. Concealment, Misrepresentation Or Fraud

This Coverage Part is void in any case of fraud, intentional concealment or misrepresentation of a material fact, by you or any other insured, at any time, concerning:

1. This Coverage Part;
2. The Covered Property;
3. Your interest in the Covered Property; or
4. A claim under this Coverage Part.

B. Control Of Property

Any act or neglect of any person other than you beyond your direction or control will not affect this insurance.

The breach of any condition of this Coverage Part at any one or more locations will not affect coverage at any location where, at the time of loss or damage, the breach of condition does not exist.

C. Legal Action Against Us

No one may bring a legal action against us under this Coverage Part unless:

1. There has been full compliance with all the terms of this Coverage Part; and
2. The action is brought within 2 years after you first have knowledge of the direct loss or damage.

D. No Benefit To Bailee

No person or organization, other than you, having custody of Covered Property will benefit from this insurance.

E. Policy Period, Coverage Territory

We cover loss or damage commencing:

1. During the policy period shown in the Declarations; and
2. Within the coverage territory.

F. Valuation

The value of property will be the least of the following amounts:

1. The actual cash value of that property;

2. The cost of reasonably restoring that property to its condition immediately before loss or damage;
or

3. The cost of replacing that property with substantially identical property.

In the event of loss or damage, the value of property will be determined as of the time of loss or damage.

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VALUABLE PAPERS AND RECORDS COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy, the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we," "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F – Definitions.

A. Coverage

We will pay for direct physical loss of or damage to Covered Property from any of the Covered Causes of Loss.

1. Covered Property, as used in this coverage form, means "valuable papers and records" that are your property or property of others in your care, custody or control.

2. Property Not Covered

Covered Property does not include:

- a. Property not specifically declared and described in the Declarations if such property cannot be replaced with other property of like kind and quality;
- b. Property held as samples or for delivery after sale;
- c. Property in storage away from the "premises" shown in the Declarations; or
- d. Contraband, or property in the course of illegal transportation or trade.

3. Covered Causes Of Loss

Covered Causes of Loss means Direct Physical Loss Or Damage to Covered Property except those causes of loss listed in the Exclusions.

4. Additional Coverage – Collapse

The coverage provided under this Additional Coverage – Collapse applies only to an abrupt collapse as described and limited in Paragraphs a. through c.

- a. For the purpose of this Additional Coverage – Collapse, abrupt collapse means an abrupt falling down or caving in of a building or any part of a building with the result that the building or part of the building cannot be occupied for its intended purpose.

- b. We will pay for direct physical loss or damage to Covered Property, caused by abrupt collapse of a building or any part of a building that contains Covered Property insured under this coverage form, if such collapse is caused by one or more of the following:

- (1) Building decay that is hidden from view, unless the presence of such decay is known to an insured prior to collapse;
- (2) Insect or vermin damage that is hidden from view, unless the presence of such damage is known to an insured prior to collapse;
- (3) Use of defective material or methods in construction, remodeling or renovation if the abrupt collapse occurs during the course of the construction, remodeling or renovation.
- (4) Use of defective material or methods in construction, remodeling or renovation if the abrupt collapse occurs after the construction, remodeling or renovation is complete, but only if the collapse is caused in part by:
 - (a) A cause of loss listed in Paragraph (1) or (2);
 - (b) One or more of the following causes of loss: Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; all only as insured against in this coverage form;
 - (c) Weight of people or personal property; or
 - (d) Weight of rain that collects on a roof.

- c. This Additional Coverage – Collapse will not increase the Limits of Insurance provided in this coverage form.

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5. Coverage Extensions**a. Removal**

If you give us written notice within 10 days of removal of your "valuable papers and records" because of imminent danger of loss or damage, we will pay for loss or damage while it is:

- (1) At a safe place away from your "premises"; or
- (2) Being taken to and returned from that place.

This Coverage Extension is included within the Limits of Insurance applicable to the "premises" from which the Covered Property is removed.

b. Away From Your Premises

We will pay up to \$5,000 for loss or damage to Covered Property while it is away from your "premises."

But if a higher Limit of Insurance is specified in the Declarations, the higher limit will apply.

The limit for this Coverage Extension is additional insurance.

B. Exclusions

1. We will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss.

a. Governmental Action

Seizure or destruction of property by order of governmental authority.

But we will pay for loss or damage caused by or resulting from acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread if the fire would be covered under this coverage form.

b. Nuclear Hazard

Nuclear reaction or radiation, or radioactive contamination, however caused.

But if nuclear reaction or radiation, or radioactive contamination results in fire, we will pay for the direct loss or damage caused by that fire if the fire would be covered under this coverage form.

c. War And Military Action

- (1) War, including undeclared or civil war;

- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

Exclusions **B.1.a.** through **B.1.c.** apply whether or not the loss event results in widespread damage or affects a substantial area.

2. We will not pay for loss or damage caused by or resulting from any of the following:

- a. Delay, loss of use, loss of market or any other consequential loss.

- b. Dishonest or criminal act committed by:

- (1) You, any of your partners, employees, directors, trustees, or authorized representatives;

- (2) A manager or a member if you are a limited liability company;

- (3) Anyone else with an interest in the property, or their employees or authorized representatives; or

- (4) Anyone else to whom the property is entrusted for any purpose.

This exclusion applies whether or not such persons are acting alone or in collusion with other persons or such acts occur during the hours of employment.

This exclusion does not apply to Covered Property that is entrusted to others who are carriers for hire or to acts of destruction by your employees. But theft by employees is not covered.

- c. Errors or omissions in processing or copying.

But if errors or omissions in processing or copying result in fire or explosion, we will pay for the direct loss or damage caused by that fire or explosion if the fire or explosion would be covered under this coverage form.

- d. Electrical or magnetic injury, disturbance or erasure of electronic recordings.

But we will pay for direct loss or damage caused by lightning.

- e. Voluntary parting with any property by you or anyone entrusted with the property if induced to do so by any fraudulent scheme, trick, device or false pretense.

- f. Unauthorized instructions to transfer property to any person or to any place.
 - g. Neglect of an insured to use all reasonable means to save and preserve property from further damage at and after the time of loss.
3. We will not pay for loss or damage caused by or resulting from any of the following. But if loss or damage by a Covered Cause of Loss results, we will pay for the loss or damage caused by that Covered Cause of Loss.
- a. Weather conditions. But this exclusion only applies if weather conditions contribute in any way with a cause or event excluded in Paragraph 1. above to produce the loss or damage.
 - b. Acts or decisions, including the failure to act or decide, of any person, group, organization or governmental body.
 - c. Faulty, inadequate or defective:
 - (1) Planning, zoning, development, surveying, siting;
 - (2) Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - (3) Materials used in repair, construction, renovation or remodeling; or
 - (4) Maintenance;

of part or all of any property wherever located.
 - d. Collapse, including any of the following conditions of property or any part of the property:
 - (1) An abrupt falling down or caving in;
 - (2) Loss of structural integrity, including separation of parts of the property or property in danger of falling down or caving in; or
 - (3) Any cracking, bulging, sagging, bending, leaning, settling, shrinking or expansion as such condition relates to Paragraph (1) or (2).

This Exclusion, **d.**, does not apply to the extent that coverage is provided under the Additional Coverage – Collapse or to collapse caused by one or more of the following: Fire; lightning; windstorm; hail; explosion; smoke; aircraft; vehicles; riot; civil commotion; vandalism; leakage from fire extinguishing equipment; sinkhole collapse; volcanic action; breakage of building glass; falling objects; weight of snow, ice or sleet; water damage; earthquake; weight of people or personal property; weight of rain that collects on a roof.

- e. Wear and tear, any quality in the property that causes it to damage or destroy itself, gradual deterioration; insects, vermin or rodents.

C. Limits Of Insurance

The most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations.

D. Deductible

We will not pay for loss or damage in any one occurrence until the amount of the adjusted loss or damage before applying the applicable Limits of Insurance exceeds the Deductible shown in the Declarations. We will then pay the amount of the adjusted loss or damage in excess of the Deductible, up to the applicable Limit of Insurance.

E. Additional Conditions

1. Valuation – Specifically Declared Items

The following is added to General Condition **F. Valuation** in the Commercial Inland Marine Conditions:

The value of each item of property that is specifically declared and described in the Declarations is the applicable Limit of Insurance shown in the Declarations for that item.

2. Recoveries

The following is added to Loss Condition **H. Recovered Property** in the Commercial Inland Marine Conditions:

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. If so, your loss or damage will be readjusted based on the amount you received for the property recovered, with allowance for recovery expenses incurred.

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3. The following conditions apply in addition to the Commercial Inland Marine Conditions and the Common Policy Conditions:

a. Coverage Territory

We cover property:

- (1) Within your "premises"; and
- (2) Away from your "premises" while in transit or within premises of others if those premises are located or the transit is within:
 - (a) The United States of America (including its territories and possessions);
 - (b) Puerto Rico; and
 - (c) Canada.

b. Protection Of Records

Whenever you are not open for business, and except while you are actually using the property, you must keep all "valuable papers and records" in receptacles that are described in the Declarations.

F. Definitions

1. "Valuable papers and records" means inscribed, printed or written documents, manuscripts or records, including abstracts, books, deeds, drawings, films, maps or mortgages.

But "valuable papers and records" does not mean "money" or "securities," converted data, programs or instructions used in your data processing operations, including the materials on which the data is recorded.

2. "Premises" means that interior portion of the building at the address shown in the Declarations that you occupy for your business.

3. "Money" means:

a. Currency, coins and bank notes whether or not in current use; and

b. Travelers checks, register checks and money orders held for sale to the public.

4. "Securities" means negotiable and non-negotiable instruments or contracts representing either "money" or other property and includes:

a. Tokens, tickets, revenue and other stamps whether or not in current use; and

b. Evidences of debt issued in connection with credit or charge cards, which cards are not of your own issue;

but does not include "money."



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMMUNICABLE DISEASE EXCLUSION ENDORSEMENT

It is understood and agreed that the coverage forms which make up the Commercial Inland Marine Coverage Part are amended by the addition of the following new exclusion:

Communicable Disease Exclusion

Notwithstanding any other provisions of these coverage forms to the contrary, we do not insure any loss, damage, cost, or expense caused directly or indirectly by, resulting from, arising out of, or attributable to a Communicable Disease. This exclusion applies to any Communicable Disease, whether occurring independently from, concurrently with, or in any sequence with, any other cause of loss or peril, whether insured or uninsured.

This exclusion includes, but is not limited to, any loss, damage, cost, or expense incurred:

1. to mitigate, remediate, repair, replace, prevent, suppress, control, clean-up, detoxify, remove, monitor, or test for any Communicable Disease;
2. due to the actual or perceived threat or fear of a Communicable Disease, including, without limitation, with respect to its incidence, spread, transmission, actual or perceived presence, or effect;
3. by the insured in response to the actions of governmental, military, or civil authority to mitigate, remediate, repair, replace, prevent, suppress, control, clean-up, detoxify, remove, monitor, or test for any Communicable Disease, including, without limitation, actions with respect to the incidence, spread, transmission, actual or perceived presence, or effect of a Communicable Disease; or
4. as a result of a suspension of or change in operations, including the operations of businesses other than the insured's, caused by, arising out of, or attributable to a Communicable Disease, including, without limitation, with respect to its incidence, spread, transmission, actual or perceived presence, or effect.

As used herein, Communicable Disease means:

- a. any disease which can be transmitted by means of any substance or agent from any organism to another organism; or
- b. any infectious agent or its byproducts, whether man-made or naturally occurring (including any viruses, bacteria, parasites, microorganisms, or any mutations thereof), whether deemed living or not;
- c. where:
 - i. the disease, substance, agent, or byproducts could result in infection, illness, or death, threaten human health or human welfare, or could result in damage, deterioration, loss of value, loss of use or marketability of property; and
 - ii. the disease occurs through the direct or indirect transmission of the infectious agent or its byproducts from an infected individual or via air, bodily fluids, an animal, vector, the inanimate environment, or any other source, to a susceptible animal or human host.

This exclusion applies to all coverages, coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms and conditions of the Policy remain unchanged.

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**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.****LOSS PAYABLE PROVISIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL INLAND MARINE COVERAGE FORM

SCHEDULE

<u>Location (If Applicable)</u>	<u>Description of Property</u>	<u>Loss Payee (Name & Address)</u>	<u>Provisions Applicable</u>		
			<u>Loss Payable</u>	<u>Lender's Loss Payable</u>	<u>Contract Of Sale</u>

REFER TO INLAND MARINE LOSS PAYEE SCHEDULE

A. When this endorsement is attached to your Commercial Inland Marine Coverage Form the term Coverage Form in this endorsement is replaced by the term Policy.

B. LOSS PAYABLE

The following is added under the Loss Conditions section of the Commercial Inland Marine Conditions, Paragraph E. – Loss Payment:

For Covered Property in which both you and a Loss Payee shown in the above Schedule have an insurable interest, we will:

1. Adjust losses with you; and
2. Pay any claim for loss or damage jointly to you and the Loss Payee, as interests may appear.

C. LENDER'S LOSS PAYABLE

1. The Loss Payee shown in the above Schedule is a creditor (including a mortgageholder or trustee) with whom you have entered a contract for the sale of Covered Property, whose interest in that Covered Property is established by such written contracts as:

- a. Bills of lading;
- b. Financing statements;
- c. Chattel mortgages.

2. For Covered Property in which both you and a Loss Payee have an insurable interest:

- a. We will pay for covered loss or damage to each Loss Payee in their order of precedence, as interests may appear;
- b. The Loss Payee has the right to receive loss payment even if the Loss Payee has started foreclosure or similar action on the Covered Property;
- c. If we deny your claim because of your acts or because you have failed to comply with the terms of the Coverage Form, the Loss Payee will still have the right to receive loss payment if the Loss Payee:

- (1) Pays any premium due under this Coverage Form at our request if you have failed to do so;
- (2) Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so; and
- (3) Has notified us of any change in ownership, occupancy or substantial change in risk known to the Loss Payee.

All of the terms of this Coverage Form will then apply directly to the Loss Payee.

- d. If we pay the Loss Payee for any loss or damage and deny payment to you because of

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your acts or because you have failed to comply with the terms of this Coverage Form:

- (1) The Loss Payee's rights will be transferred to us to the extent of the amount we pay; and
- (2) The Loss Payee's rights to recover the full amount of the Loss Payee's claim will not be impaired.

At our option, we may pay to the Loss Payee the whole principle on the debt plus any accrued interest. In this event, you will pay your remaining debt to us.

3. If we cancel this policy, we will give written notice to the Loss Payee at least:
 - a. 10 days before the effective date of cancellation if we cancel for your non-payment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.

4. If we do not renew this policy, we will give written notice to the Loss Payee at least 10 days before the expiration date of this policy.

D. CONTRACT OF SALE

1. The Loss Payee shown in the Schedule is a person or organization you have entered a contract with for the sale of Covered Property.
2. For Covered Property in which both you and the Loss Payee have an insurable interest we will:
 - a. Adjust losses with you; and
 - b. Pay any claim for loss or damage jointly to you and the Loss Payee, as interests may appear.
3. The following is added under the Loss Condition section of the Commercial Inland Marine Conditions, Paragraph **F. – Other Insurance**:

For Covered Property that is the subject of a contract of sale, the word "you" includes the Loss Payee.



CNA PARAMOUNT
Professional Services
General Liability Coverage Part Declarations

Policy Number: 6056872807

1. Named Insured and mailing address

Name: SESI CONSULTING ENGINEERS

Address: 959 RT 46E

PARSIPPANY, NJ 07054-3409

2. Type of Organization

Corporation

3. Limits of Insurance, Deductible

General Aggregate Limit

Products/Completed Operations Aggregate Limit

Personal And Advertising Injury Limit

Each Occurrence Limit

Damage To Premises Rented To You Limit

Medical Expense Limit – Any One Person

4. Premium, Surcharges Taxes and Fees at Issuance

Total Premium for this Coverage Part

New Jersey PLIGA Surcharge

Total Premium, Surcharges Taxes and Fees for this Coverage Part

Your Premium includes the following amount for
Certified Acts of Terrorism**5. Audit Period:**

Annual

**CNA PARAMOUNT**

Additional Declarations - General Liability Schedule of Locations and Coverages

Policy Number: 6056872807

Policy Level

Coverage/Hazard Description	Exposure	Premium Basis	Rate	Estimated Premium
Architects, Engineers, and Surveyors Extension: < 26% field work		(SL)	3%	
Subcontractor's Blanket Additional		(SL)	15%	

Location Level

Location Number 1	Location Address: 949 RT 46 E PARSIPPANY, NJ 07054			
Coverage/Hazard Description	Exposure	Premium Basis	Rate	Estimated Premium
Class Code 92663 Engineers or Architects - consulting - not engaged in actual construction. Products-completed operations are subject to the General Aggregate Limit.				
Premises & Operations		(P)	4.058	
Location Sub-Total				





CNA PARAMOUNT

Commercial General Liability Coverage Part

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the **Named Insured** shown in the Declarations, and any other person or organization qualifying as a **Named Insured** under this policy. The words "we", "us" and "our" refer to the company providing this insurance.

The word **Insured** means any person or organization qualifying as such under Section II – **Who Is An Insured**.

Other words and phrases that appear in bold have special meaning. Refer to Section V – **Definitions**.

SECTION I – COVERAGES

COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the **Insured** becomes legally obligated to pay as **damages** because of **bodily injury** or **property damage** to which this insurance applies. We will have the right and duty to defend the **Insured** against any **suit** seeking those **damages**. However, we will have no duty to defend the **Insured** against any **suit** seeking **damages** for **bodily injury** or **property damage** to which this insurance does not apply. We may, at our discretion, investigate any **occurrence** and settle any claim or **suit** that may result. But:

- (1) The amount we will pay for **damages** is limited as described in Section III – **Limits Of Insurance**; and
- (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages A and B.

- b. This insurance applies to **bodily injury** and **property damage** only if:

- (1) The **bodily injury** or **property damage** is caused by an **occurrence** that takes place in the **coverage territory**;
- (2) The **bodily injury** or **property damage** occurs during the **policy period**; and
- (3) Prior to the **policy period**, no **Insured** listed under Paragraph 1. of Section II – **Who Is An Insured** and no **employee** authorized by you to give or receive notice of an **occurrence** or claim, knew that the **bodily injury** or **property damage** had occurred, in whole or in part. If such a listed **Insured** or authorized **employee** knew, prior to the **policy period**, that the **bodily injury** or **property damage** occurred, then any continuation, change or resumption of such **bodily injury** or **property damage** during or after the **policy period** will be deemed to have been known prior to the **policy period**.

- c. **Bodily injury** or **property damage** which occurs during the **policy period** and was not, prior to the **policy period**, known to have occurred by any **Insured** listed under Paragraph 1. of Section II – **Who Is An Insured** or any **employee** authorized by you to give or receive notice of an **occurrence** or claim, includes any continuation, change or resumption of that **bodily injury** or **property damage** after the end of the **policy period**.

- d. **Bodily injury** or **property damage** will be deemed to have been known to have occurred at the earliest time when any **Insured** listed under Paragraph 1. of Section II – **Who Is An Insured** or any **employee** authorized by you to give or receive notice of an **occurrence** or claim:

- (1) Reports all, or any part, of the **bodily injury** or **property damage** to us or any other insurer;
- (2) Receives a written or verbal demand or claim for **damages** because of the **bodily injury** or **property damage**; or
- (3) Becomes aware by any other means that **bodily injury** or **property damage** has occurred or has begun to occur.

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CNA PARAMOUNT

Commercial General Liability Coverage Part

- e. **Damages** because of **bodily injury** include **damages** claimed by any person or organization for care, loss of services or death resulting at any time from the **bodily injury**.

2. **Exclusions**

This insurance does not apply to:

a. **Expected Or Intended Injury**

Bodily injury or **property damage** expected or intended from the standpoint of the **Insured**. This exclusion does not apply to **bodily injury** resulting from the use of reasonable force to protect persons or property.

b. **Contractual Liability**

Bodily injury or **property damage** for which the **Insured** is obligated to pay **damages** by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for **damages**:

- (1) That the **Insured** would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an **Insured contract**, provided the **bodily injury** or **property damage** occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an **Insured contract**, reasonable attorneys' fees and necessary litigation expenses incurred by or for a party other than an **Insured** are deemed to be **damages** because of **bodily injury** or **property damage**, provided:
 - (a) Liability to such party for, or for the cost of, that party's defense has also been assumed in the same **Insured contract**; and
 - (b) Such attorneys' fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which **damages** to which this insurance applies are alleged.

c. **Liquor Liability**

Bodily injury or **property damage** for which any **Insured** may be held liable by reason of:

- (1) Causing or contributing to the intoxication of any person;
- (2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- (3) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies even if the claims against any **Insured** allege negligence or other wrongdoing in:

- (a) The supervision, hiring, employment, training or monitoring of others by that **Insured**; or
- (b) Providing or failing to provide transportation with respect to any person that may be under the influence of alcohol;

if the **occurrence** which caused the **bodily injury** or **property damage**, involved that which is described in Paragraph (1), (2) or (3) above.

However, this exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages. For the purposes of this exclusion, permitting a person to bring alcoholic beverages on your premises, for consumption on your premises, whether or not a fee is charged or a license is required for such activity, is not by itself considered the business of selling, serving or furnishing alcoholic beverages.

d. **Workers' Compensation And Similar Laws**

Any obligation of the **Insured** under a workers' compensation, disability benefits or unemployment compensation law or any similar law.



CNA PARAMOUNT

Commercial General Liability Coverage Part

e. Employer's Liability

Bodily injury to:

(1) An **employee** of the **Insured** arising out of and in the course of:

- (a) Employment by the **Insured**; or
- (b) Performing duties related to the conduct of the **Insured's** business; or

(2) The **spouse**, child, parent, brother or sister of that **employee** as a consequence of Paragraph (1) above.

This exclusion applies whether the **Insured** may be liable as an employer or in any other capacity and to any obligation to share **damages** with or repay someone else who must pay **damages** because of the injury.

This exclusion does not apply to liability assumed by the **Insured** under an **Insured contract**.

f. Pollution

(1) **Bodily injury** or **property damage** arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants**:

(a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any **Insured**. However, this subparagraph does not apply to:

(i) **Bodily injury** if sustained within a building and caused by smoke, fumes, vapor or soot produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests;

(ii) **Bodily injury** or **property damage** for which you may be held liable, if you are a contractor and the owner or lessee of such premises, site or location has been added to your policy as an additional **Insured** with respect to your ongoing operations performed for that additional **Insured** at that premises, site or location and such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any **Insured**, other than that additional **Insured**; or

(iii) **Bodily injury** or **property damage** arising out of heat, smoke or fumes from a **hostile fire**;

(b) At or from any premises, site or location which is or was at any time used by or for any **Insured** or others for the handling, storage, disposal, processing or treatment of waste;

(c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for:

(i) Any **Insured**; or

(ii) Any person or organization for whom you may be legally responsible; or

(d) At or from any premises, site or location on which any **Insured** or any contractors or subcontractors working directly or indirectly on any **Insured's** behalf are performing operations if the **pollutants** are brought on or to the premises, site or location in connection with such operations by such **Insured**, contractor or subcontractor. However, this subparagraph does not apply to:

(i) **Bodily injury** or **property damage** arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of **mobile equipment** or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. This exception does not apply if the **bodily injury** or **property damage** arises out of the intentional discharge, dispersal or release of the fuels, lubricants or other operating fluids, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent that they be discharged, dispersed or released as part of the operations being performed by such **Insured**, contractor or subcontractor;

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CNA PARAMOUNT

Commercial General Liability Coverage Part

(ii) **Bodily injury or property damage** sustained within a building and caused by the release of gases, fumes or vapors from materials brought into that building in connection with operations being performed by you or on your behalf by a contractor or subcontractor; or

(iii) **Bodily injury or property damage** arising out of heat, smoke or fumes from a **hostile fire**.

(e) At or from any premises, site or location on which any **Insured** or any contractors or subcontractors working directly or indirectly on any **Insured's** behalf are performing operations if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, **pollutants**.

(2) Any loss, cost or expense arising out of any:

(a) Request, demand, order or statutory or regulatory requirement that any **Insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, **pollutants**; or

(b) Claim or suit by or on behalf of a governmental authority for **damages** because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, **pollutants**.

However, this paragraph does not apply to liability for **damages** because of **property damage** that the **Insured** would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or **suit** by or on behalf of a governmental authority.

g. Aircraft, Auto Or Watercraft

Bodily injury or property damage arising out of the ownership, maintenance, use or entrustment to others of any aircraft, **auto** or watercraft owned or operated by or rented or loaned to any **Insured**. Use includes operation and **loading or unloading**.

This exclusion applies even if the claims against any **Insured** allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that **Insured**, if the **occurrence** which caused the **bodily injury or property damage** involved the ownership, maintenance, use or entrustment to others of any aircraft, **auto** or watercraft that is owned or operated by or rented or loaned to any **Insured**.

This exclusion does not apply to:

(1) A watercraft while ashore on premises you own or rent;

(2) A watercraft you do not own that is:

(a) Less than 26 feet long; and

(b) Not being used to carry persons or property for a charge;

(3) Parking an **auto** on, or on the ways next to, premises you own or rent, provided the **auto** is not owned by or rented or loaned to you or the **Insured**;

(4) Liability assumed under any **Insured contract** for the ownership, maintenance or use of aircraft or watercraft; or

(5) **Bodily injury or property damage** arising out of:

(a) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of **mobile equipment** if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or

(b) The operation of any of the machinery or equipment listed in Paragraph **f.(2)** or **f.(3)** of the definition of **mobile equipment**.



CNA PARAMOUNT

Commercial General Liability Coverage Part

h. Mobile Equipment

Bodily injury or **property damage** arising out of:

- (1) The transportation of **mobile equipment** by an **auto** owned or operated by or rented or loaned to any **Insured**; or
- (2) The use of **mobile equipment** in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunting activity.

i. War

Bodily injury or **property damage**, however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

j. Damage To Property

Property damage to:

- (1) Property you own, rent, or occupy, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;
- (2) Premises you sell, give away or abandon, if the **property damage** arises out of any part of those premises;
- (3) Property loaned to you;
- (4) Personal property in the care, custody or control of the **Insured**;
- (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the **property damage** arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because **your work** was incorrectly performed on it.

Paragraphs (1), (3) and (4) of this exclusion do not apply to **property damage** (other than damage by fire) to premises, including the contents of such premises, rented to you for a period of seven or fewer consecutive days. A separate limit of insurance applies to Damage To Premises Rented To You as described in Section III – **Limits Of Insurance**.

Paragraph (2) of this exclusion does not apply if the premises are **your work** and were never occupied, rented or held for rental by you.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to **property damage** included in the **products-completed operations hazard**.

k. Damage To Your Product

Property damage to **your product** arising out of it or any part of it.

l. Damage To Your Work

Property damage to **your work** arising out of it or any part of it and included in the **products-completed operations hazard**.

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CNA PARAMOUNT

Commercial General Liability Coverage Part

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

m. Damage To Impaired Property Or Property Not Physically Injured

Property damage to **impaired property** or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy or dangerous condition in **your product** or **your work**; or
- (2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to **your product** or **your work** after it has been put to its intended use.

n. Recall Of Products, Work Or Impaired Property

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) **Your product**;
- (2) **Your work**; or
- (3) **Impaired property**;

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

o. Personal And Advertising Injury

Bodily injury arising out of **personal and advertising injury**.

p. Electronic Data

Damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

However, this exclusion does not apply to liability for **damages** because of **bodily injury**.

As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

q. Recording And Distribution Of Material Or Information In Violation Of Law

Bodily injury or **property damage** arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or
- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

Exclusions **c.** through **n.** do not apply to damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in Section III – **Limits Of Insurance**.



CNA PARAMOUNT

Commercial General Liability Coverage Part

COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the **Insured** becomes legally obligated to pay as **damages** because of **personal and advertising injury** to which this insurance applies. We will have the right and duty to defend the **Insured** against any **suit** seeking those **damages**. However, we will have no duty to defend the **Insured** against any **suit** seeking **damages** for **personal and advertising injury** to which this insurance does not apply. We may, at our discretion, investigate any offense and settle any claim or **suit** that may result. But:

- (1) The amount we will pay for **damages** is limited as described in Section III – Limits Of Insurance; and
 (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages A and B.

- b. This insurance applies to **personal and advertising injury** caused by an offense arising out of your business but only if the offense was committed in the **coverage territory** during the **policy period**.

2. Exclusions

This insurance does not apply to:

a. Knowing Violation Of Rights Of Another

Personal and advertising injury caused by or at the direction of the **Insured** with the knowledge that the act would violate the rights of another and would inflict **personal and advertising injury**.

b. Material Published With Knowledge Of Falsity

Personal and advertising injury arising out of oral or written publication, in any manner, of material, if done by or at the direction of the **Insured** with knowledge of its falsity.

c. Material Published Prior To Policy Period

Personal and advertising injury arising out of oral or written publication, in any manner, of material whose first publication took place before the beginning of the **policy period**.

d. Criminal Acts

Personal and advertising injury arising out of a criminal act committed by or at the direction of the **Insured**.

e. Contractual Liability

Personal and advertising injury for which the **Insured** has assumed liability in a contract or agreement. This exclusion does not apply to liability for **damages** that the **Insured** would have in the absence of the contract or agreement.

f. Breach Of Contract

Personal and advertising injury arising out of a breach of contract, except an implied contract to use another's advertising idea in your **advertisement**.

g. Quality Or Performance Of Goods – Failure To Conform To Statements

Personal and advertising injury arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your **advertisement**.

h. Wrong Description Of Prices

Personal and advertising injury arising out of the wrong description of the price of goods, products or services stated in your **advertisement**.

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CNA PARAMOUNT

Commercial General Liability Coverage Part

i. **Infringement Of Copyright, Patent, Trademark Or Trade Secret**

Personal and advertising injury arising out of the infringement of copyright, patent, trademark, trade secret or other intellectual property rights. Under this exclusion, such other intellectual property rights do not include the use of another's advertising idea in your **advertisement**.

However, this exclusion does not apply to infringement, in your **advertisement**, of copyright, trade dress or slogan.

j. **Insureds In Media And Internet Type Businesses**

Personal and advertising injury committed by an **Insured** whose business is:

- (1) Advertising, broadcasting, publishing or telecasting;
- (2) Designing or determining content of web sites for others; or
- (3) An Internet search, access, content or service provider.

However, this exclusion does not apply to Paragraphs **14.a., b. and c.** of **personal and advertising injury** under the Definitions section.

For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for you or others anywhere on the Internet, is not by itself, considered the business of advertising, broadcasting, publishing or telecasting.

k. **Electronic Chatrooms Or Bulletin Boards**

Personal and advertising injury arising out of an electronic chatroom or bulletin board the **Insured** hosts, owns, or over which the **Insured** exercises control.

l. **Unauthorized Use Of Another's Name Or Product**

Personal and advertising injury arising out of the unauthorized use of another's name or product in your e-mail address, domain name or metatag, or any other similar tactics to mislead another's potential customers.

m. **Pollution**

Personal and advertising injury arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of **pollutants** at any time.

n. **Pollution-related**

Any loss, cost or expense arising out of any:

- (1) Request, demand, order or statutory or regulatory requirement that any **Insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, **pollutants**; or
- (2) Claim or suit by or on behalf of a governmental authority for **damages** because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, **pollutants**.

o. **War**

Personal and advertising injury, however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.



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p. Recording And Distribution Of Material Or Information In Violation Of Law

Personal and advertising injury arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or
- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

COVERAGE C – MEDICAL PAYMENTS

1. Insuring Agreement

- a. We will pay medical expenses as described below for **bodily injury** caused by an accident:

- (1) On premises you own or rent;
- (2) On ways next to premises you own or rent; or
- (3) Because of your operations;

provided that:

- (a) The accident takes place in the **coverage territory** and during the **policy period**;
- (b) The expenses are incurred and reported to us within one year of the date of the accident; and
- (c) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.

- b. We will make these payments regardless of fault. These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:

- (1) First aid administered at the time of an accident;
- (2) Necessary medical, surgical, X-ray and dental services, including prosthetic devices; and
- (3) Necessary ambulance, hospital, professional nursing and funeral services.

2. Exclusions

We will not pay expenses for **bodily injury**:

a. Any Insured

To any **Insured**, except **volunteer workers**.

b. Hired Person

To a person hired to do work for or on behalf of any **Insured** or a tenant of any **Insured**.

c. Injury On Normally Occupied Premises

To a person injured on that part of premises you own or rent that the person normally occupies.

d. Workers' Compensation And Similar Laws

To a person, whether or not an **employee** of any **Insured**, if benefits for the **bodily injury** are payable or must be provided under a workers' compensation or disability benefits law or a similar law.

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e. Athletics Activities

To a person injured while practicing, instructing or participating in any physical exercises or games, sports, or athletic contests.

f. Products-Completed Operations Hazard

Included within the **products-completed operations hazard**.

g. Coverage A Exclusions

Excluded under Coverage **A**.

SUPPLEMENTARY PAYMENTS – COVERAGES A AND B

1. We will pay, with respect to any claim we investigate or settle, or any **suit** against an **Insured** we defend:
 - a. All expenses we incur.
 - b. Up to [REDACTED] for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
 - c. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
 - d. All reasonable expenses incurred by the **Insured** at our request to assist us in the investigation or defense of the claim or **suit**, including actual loss of earnings up to [REDACTED] a day because of time off from work.
 - e. All court costs taxed against the **Insured** in the **suit**. However, these payments do not include attorneys' fees or attorneys' expenses taxed against the **Insured**.
 - f. Prejudgment interest awarded against the **Insured** on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.
 - g. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.
2. If we defend an **Insured** against a **suit** and an indemnitee of the **Insured** is also named as a party to the **suit**, we will defend that indemnitee if all of the following conditions are met:
 - a. The **suit** against the indemnitee seeks **damages** for which the **Insured** has assumed the liability of the indemnitee in a contract or agreement that is an **Insured contract**;
 - b. This insurance applies to such liability assumed by the **Insured**;
 - c. The obligation to defend, or the cost of the defense of, that indemnitee, has also been assumed by the **Insured** in the same **Insured contract**;
 - d. The allegations in the **suit** and the information we know about the **occurrence** are such that no conflict appears to exist between the interests of the **Insured** and the interests of the indemnitee;
 - e. The indemnitee and the **Insured** ask us to conduct and control the defense of that indemnitee against such **suit** and agree that we can assign the same counsel to defend the **Insured** and the indemnitee; and
 - f. The indemnitee:
 - (1) Agrees in writing to:
 - (a) Cooperate with us in the investigation, settlement or defense of the **suit**;
 - (b) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the **suit**;



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- (c) Notify any other insurer whose coverage is available to the indemnitee; and
- (d) Cooperate with us with respect to coordinating other applicable insurance available to the indemnitee; and
- (2) Provides us with written authorization to:
 - (a) Obtain records and other information related to the **suit**; and
 - (b) Conduct and control the defense of the indemnitee in such **suit**.

So long as the above conditions are met, attorneys' fees incurred by us in the defense of that indemnitee, necessary litigation expenses incurred by us and necessary litigation expenses incurred by the indemnitee at our request will be paid as Supplementary Payments. Notwithstanding the provisions of Paragraph **2.b.(2)** of Section **I – Coverage A – Bodily Injury And Property Damage Liability**, such payments will not be deemed to be **damages** for **bodily injury** and **property damage** and will not reduce the limits of insurance.

Our obligation to defend an **Insured's** indemnitee and to pay for attorneys' fees and necessary litigation expenses as Supplementary Payments ends when we have used up the applicable limit of insurance in the payment of judgments or settlements or the conditions set forth above, or the terms of the agreement described in Paragraph **f.** above, are no longer met.

SECTION II – WHO IS AN INSURED

1. If you are designated in the Declarations as:
 - a. An individual, you and your **spouse** are **Insureds**, but only with respect to the conduct of a business of which you are the sole owner.
 - b. A partnership or joint venture, you are an **Insured**. Your members, your partners, and their **spouses** are also **Insureds**, but only with respect to the conduct of your business.
 - c. A limited liability company, you are an **Insured**. Your members are also **Insureds**, but only with respect to the conduct of your business. Your managers are **Insureds**, but only with respect to their duties as your managers.
 - d. An organization other than a partnership, joint venture or limited liability company, you are an **Insured**. Your **executive officers** and directors are **Insureds**, but only with respect to their duties as your officers or directors. Your stockholders are also **Insureds**, but only with respect to their liability as stockholders.
 - e. A trust, you are an **Insured**. Your trustees are also **Insureds**, but only with respect to their duties as trustees.
2. Each of the following is also an **Insured**:
 - a. Your **volunteer workers** only while performing duties related to the conduct of your business, or your **employees**, other than either your **executive officers** (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, none of these **employees** or **volunteer workers** are **Insureds** for:
 - (1) **Bodily injury or personal and advertising injury**:
 - (a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), to a **co-employee** while in the course of his or her employment or performing duties related to the conduct of your business, or to your other **volunteer workers** while performing duties related to the conduct of your business;
 - (b) To the **spouse**, child, parent, brother or sister of that **co-employee** or **volunteer worker** as a consequence of Paragraph **(1)(a)** above;
 - (c) For which there is any obligation to share **damages** with or repay someone else who must pay **damages** because of the injury described in Paragraph **(1)(a)** or **(b)** above; or
 - (d) Arising out of his or her providing or failing to provide professional health care services.





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(2) **Property damage** to property:

(a) Owned, occupied or used by;

(b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by;

you, any of your **employees, volunteer workers**, any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).b. Any person (other than your **employee** or **volunteer worker**), or any organization while acting as your real estate manager.

c. Any person or organization having proper temporary custody of your property if you die, but only:

(1) With respect to liability arising out of the maintenance or use of that property; and

(2) Until your legal representative has been appointed.

d. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this **Coverage Part**.3. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a **Named Insured** if there is no other similar insurance available to that organization. However:a. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the **policy period**, whichever is earlier;b. Coverage **A** does not apply to **bodily injury** or **property damage** that occurred before you acquired or formed the organization; andc. Coverage **B** does not apply to **personal and advertising injury** arising out of an offense committed before you acquired or formed the organization.No person or organization is an **Insured** with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a **Named Insured** in the Declarations.**SECTION III – LIMITS OF INSURANCE**

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:

a. **Insureds**;b. Claims made or **suits** brought; orc. Persons or organizations making claims or bringing **suits**.

2. The General Aggregate Limit is the most we will pay for the sum of:

a. Medical expenses under Coverage **C**;b. **Damages** under Coverage **A**, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; andc. **Damages** under Coverage **B**.3. The Products-Completed Operations Aggregate Limit is the most we will pay under Coverage **A** for **damages** because of **bodily injury** and **property damage** included in the **products-completed operations hazard**.4. Subject to Paragraph 2. above, the Personal And Advertising Injury Limit is the most we will pay under Coverage **B** for the sum of all **damages** because of all **personal and advertising injury** sustained by any one person or organization.



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5. Subject to Paragraph 2. or 3. above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:
- a. **Damages** under Coverage A; and
 - b. Medical expenses under Coverage C
- because of all **bodily injury** and **property damage** arising out of any one **occurrence**.
6. Subject to Paragraph 5. above, the Damage To Premises Rented To You Limit is the most we will pay under Coverage A for **damages** because of **property damage** to any one premises, while rented to you, or in the case of damage by fire, while rented to you or temporarily occupied by you with permission of the owner.
7. Subject to Paragraph 5. above, the Medical Expense Limit is the most we will pay under Coverage C for all medical expenses because of **bodily injury** sustained by any one person.

The Limits of Insurance of this **Coverage Part** apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the **policy period** shown in the Declarations, unless the **policy period** is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS

1. Bankruptcy

Bankruptcy or insolvency of the **Insured** or of the **Insured's** estate will not relieve us of our obligations under this **Coverage Part**.

2. Duties In The Event Of Occurrence, Offense, Claim Or Suit

- a. You must see to it that we are notified as soon as practicable of an **occurrence** or an offense which may result in a claim. To the extent possible, notice should include:

- (1) How, when and where the **occurrence** or offense took place;
- (2) The names and addresses of any injured persons and witnesses; and
- (3) The nature and location of any injury or damage arising out of the **occurrence** or offense.

- b. If a claim is made or **suit** is brought against any **Insured**, you must:

- (1) Immediately record the specifics of the claim or **suit** and the date received; and
- (2) Notify us as soon as practicable.

You must see to it that we receive written notice of the claim or **suit** as soon as practicable.

- c. You and any other involved **Insured** must:

- (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or **suit**;
- (2) Authorize us to obtain records and other information;
- (3) Cooperate with us in the investigation or settlement of the claim or defense against the **suit**; and
- (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the **Insured** because of injury or damage to which this insurance may also apply.

- d. No **Insured** will, except at that **Insured's** own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

3. Legal Action Against Us

No person or organization has a right under this **Coverage Part**:

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- a. To join us as a party or otherwise bring us into a **suit** asking for **damages** from an **Insured**; or
- b. To sue us on this **Coverage Part** unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an **Insured**; but we will not be liable for **damages** that are not payable under the terms of this **Coverage Part** or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the **Insured** and the claimant or the claimant's legal representative.

4. Other Insurance

If other valid and collectible insurance is available to the **Insured** for a loss we cover under Coverages **A** or **B** of this **Coverage Part**, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary except when Paragraph **b.** below applies. If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in Paragraph **c.** below.

b. Excess Insurance

(1) This insurance is excess over:

(a) Any of the other insurance, whether primary, excess, contingent or on any other basis:

- (i) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for **your work**;
- (ii) That is Fire insurance for premises rented to you or temporarily occupied by you with permission of the owner;
- (iii) That is insurance purchased by you to cover your liability as a tenant for **property damage** to premises rented to you or temporarily occupied by you with permission of the owner; or
- (iv) If the loss arises out of the maintenance or use of aircraft, **autos** or watercraft to the extent not subject to Exclusion **g.** of Section **I – Coverage A – Bodily Injury And Property Damage Liability**.

(b) Any other primary insurance available to you covering liability for **damages** arising out of the premises or operations, or the products and completed operations, for which you have been added as an additional **Insured**.

(2) When this insurance is excess, we will have no duty under Coverages **A** or **B** to defend the **Insured** against any **suit** if any other insurer has a duty to defend the **Insured** against that **suit**. If no other insurer defends, we will undertake to do so, but we will be entitled to the **Insured's** rights against all those other insurers.

(3) When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

(a) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and

(b) The total of all deductible and self-**Insured** amounts under all that other insurance.

(4) We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this **Coverage Part**.

c. Method Of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.



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If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

5. Premium Audit

- a. We will compute all premiums for this **Coverage Part** in accordance with our rules and rates.
- b. Premium shown in this **Coverage Part** as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period and send notice to the **First Named Insured**. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the **policy period** is greater than the earned premium, we will return the excess to the **First Named Insured**.
- c. The **First Named Insured** must keep records of the information we need for premium computation, and send us copies at such times as we may request.

6. Representations

By accepting this policy, you agree:

- a. The statements in the Declarations are accurate and complete;
- b. Those statements are based upon representations you made to us; and
- c. We have issued this policy in reliance upon your representations.

7. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this **Coverage Part** to the **First Named Insured**, this insurance applies:

- a. As if each **Named Insured** were the only **Named Insured**; and
- b. Separately to each **Insured** against whom claim is made or **suit** is brought.

8. Transfer Of Rights Of Recovery Against Others To Us

If the **Insured** has rights to recover all or part of any payment we have made under this **Coverage Part**, those rights are transferred to us. The **Insured** must do nothing after loss to impair them. At our request, the **Insured** will bring **suit** or transfer those rights to us and help us enforce them.

9. When We Do Not Renew

If we decide not to renew this **Coverage Part**, we will mail or deliver to the **First Named Insured** shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION V – DEFINITIONS

1. **Advertisement** means a notice that is broadcast or published to the general public or specific market segments about your goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:
 - a. Notices that are published include material placed on the Internet or on similar electronic means of communication; and
 - b. Regarding web sites, only that part of a web site that is about your goods, products or services for the purposes of attracting customers or supporters is considered an advertisement.
2. **Auto** means:
 - a. A land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment; or





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- b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

However, **auto** does not include **mobile equipment**.

3. **Bodily injury** means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.

4. **Coverage territory** means:

- a. The United States of America (including its territories and possessions), Puerto Rico and Canada;
- b. International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in Paragraph **a.** above; or
- c. All other parts of the world if the injury or damage arises out of:
 - (1) Goods or products made or sold by you in the territory described in Paragraph **a.** above;
 - (2) The activities of a person whose home is in the territory described in Paragraph **a.** above, but is away for a short time on your business; or
 - (3) **Personal and advertising injury** offenses that take place through the Internet or similar electronic means of communication;

provided the **Insured's** responsibility to pay **damages** is determined in a **suit** on the merits, in the territory described in Paragraph **a.** above or in a settlement we agree to.

5. **Employee** includes a **leased worker**. **Employee** does not include a **temporary worker**.

6. **Executive officer** means a person holding any of the officer positions created by your charter, constitution, bylaws or any other similar governing document.

7. **Hostile fire** means one which becomes uncontrollable or breaks out from where it was intended to be.

8. **Impaired property** means tangible property, other than **your product** or **your work**, that cannot be used or is less useful because:

- a. It incorporates **your product** or **your work** that is known or thought to be defective, deficient, inadequate or dangerous; or
- b. You have failed to fulfill the terms of a contract or agreement;

if such property can be restored to use by the repair, replacement, adjustment or removal of **your product** or **your work** or your fulfilling the terms of the contract or agreement.

9. **Insured contract** means:

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an **Insured contract**;
- b. A sidetrack agreement;
- c. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement;



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- f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for **bodily injury** or **property damage** to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph f. does not include that part of any contract or agreement:

- (1) That indemnifies a railroad for **bodily injury** or **property damage** arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing;
- (2) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
 - (a) Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or
- (3) Under which the **Insured**, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the **Insured's** rendering or failure to render professional services, including those listed in (2) above and supervisory, inspection, architectural or engineering activities.

10. **Leased worker** means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. **Leased worker** does not include a **temporary worker**.

11. **Loading or unloading** means the handling of property:

- a. After it is moved from the place where it is accepted for movement into or onto an aircraft, watercraft or **auto**;
- b. While it is in or on an aircraft, watercraft or **auto**; or
- c. While it is being moved from an aircraft, watercraft or **auto** to the place where it is finally delivered;

but **loading or unloading** does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or **auto**.

12. **Mobile equipment** means any of the following types of land vehicles, including any attached machinery or equipment:

- a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
- b. Vehicles maintained for use solely on or next to premises you own or rent;
- c. Vehicles that travel on crawler treads;
- d. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - (1) Power cranes, shovels, loaders, diggers or drills; or
 - (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;
- e. Vehicles not described in Paragraph a., b., c. or d. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - (1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - (2) Cherry pickers and similar devices used to raise or lower workers;
- f. Vehicles not described in Paragraph a., b., c. or d. above maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not **mobile equipment** but will be considered **autos**:





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- (1) Equipment designed primarily for:
 - (a) Snow removal;
 - (b) Road maintenance, but not construction or resurfacing; or
 - (c) Street cleaning;
- (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
- (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

However, **mobile equipment** does not include any land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered **autos**.

13. Occurrence means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

14. Personal and advertising injury means injury, including consequential **bodily injury**, arising out of one or more of the following offenses:

- a. False arrest, detention or imprisonment;
- b. Malicious prosecution;
- c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;
- d. Oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
- e. Oral or written publication, in any manner, of material that violates a person's right of privacy;
- f. The use of another's advertising idea in your **advertisement**; or
- g. Infringing upon another's copyright, trade dress or slogan in your **advertisement**.

15. Pollutants mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

16. Products-completed operations hazard:

- a. Includes all **bodily injury** and **property damage** occurring away from premises you own or rent and arising out of **your product** or **your work** except:
 - (1) Products that are still in your physical possession; or
 - (2) Work that has not yet been completed or abandoned. However, **your work** will be deemed completed at the earliest of the following times:
 - (a) When all of the work called for in your contract has been completed.
 - (b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.
 - (c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.



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b. Does not include **bodily injury** or **property damage** arising out of:

- (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the **loading or unloading** of that vehicle by any **Insured**;
- (2) The existence of tools, uninstalled equipment or abandoned or unused materials; or
- (3) Products or operations for which the classification, listed in the Declarations or in a policy Schedule, states that products-completed operations are subject to the General Aggregate Limit.

17. Property damage means:

- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the **occurrence** that caused it.

For the purposes of this insurance, electronic data is not tangible property.

As used in this definition, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

18. Suit means a civil proceeding in which **damages** because of **bodily injury**, **property damage** or **personal and advertising injury** to which this insurance applies are alleged. **suit** includes:

- a. An arbitration proceeding in which such **damages** are claimed and to which the **Insured** must submit or does submit with our consent; or
- b. Any other alternative dispute resolution proceeding in which such **damages** are claimed and to which the **Insured** submits with our consent.

19. Temporary worker means a person who is furnished to you to substitute for a permanent **employee** on leave or to meet seasonal or short-term workload conditions.

20. Volunteer worker means a person who is not your **employee**, and who donates his or her work and acts at the direction of and within the scope of duties determined by you, and is not paid a fee, salary or other compensation by you or anyone else for their work performed for you.

21. Your product:

- a. Means:
 - (1) Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - (a) You;
 - (b) Others trading under your name; or
 - (c) A person or organization whose business or assets you have acquired; and
 - (2) Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.
- b. Includes:
 - (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of **your product**; and
 - (2) The providing of or failure to provide warnings or instructions.
- c. Does not include vending machines or other property rented to or located for the use of others but not sold.





CNA PARAMOUNT

Commercial General Liability Coverage Part

22. Your work:

a. Means:

- (1)** Work or operations performed by you or on your behalf; and
- (2)** Materials, parts or equipment furnished in connection with such work or operations.

b. Includes:

- (1)** Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of **your work**; and
- (2)** The providing of or failure to provide warnings or instructions.

**CNA PARAMOUNT**

Architects, Engineers and Surveyors General Liability Extension Endorsement

It is understood and agreed that this endorsement amends the **COMMERCIAL GENERAL LIABILITY COVERAGE PART** as follows. If any other endorsement attached to this policy amends any provision also amended by this endorsement, then that other endorsement controls with respect to such provision, and the changes made by this endorsement with respect to such provision do not apply.

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Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 4

Effective Date: 12/23/2022

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CNA PARAMOUNT

Architects, Engineers and Surveyors General Liability Extension Endorsement

1. ADDITIONAL INSURED

- a. **WHO IS AN INSURED** is amended to include as an **Insured** any person or organization described in paragraphs **A. through I.** below whom a **Named Insured** is required to add as an additional insured on this **Coverage Part** under a written contract or written agreement, provided such contract or agreement:

(1) is currently in effect or becomes effective during the term of this **Coverage Part**; and

(2) was executed prior to:

(a) the **bodily injury** or **property damage**; or

(b) the offense that caused the **personal and advertising injury**,

for which such additional insured seeks coverage.

- b. However, subject always to the terms and conditions of this policy, including the limits of insurance, the Insurer will not provide such additional insured with:

(1) a higher limit of insurance than required by such contract or agreement; or

(2) coverage broader than required by such contract or agreement, and in no event broader than that described by the applicable paragraph **A. through I.** below.

Any coverage granted by this endorsement shall apply only to the extent permissible by law.

A. Controlling Interest

Any person or organization with a controlling interest in a **Named Insured**, but only with respect to such person or organization's liability for **bodily injury**, **property damage** or **personal and advertising injury** arising out of:

1. such person or organization's financial control of a **Named Insured**; or

2. premises such person or organization owns, maintains or controls while a **Named Insured** leases or occupies such premises;

provided that the coverage granted by this paragraph does not apply to structural alterations, new construction or demolition operations performed by, on behalf of, or for such additional insured.

B. Co-owner of Insured Premises

A co-owner of a premises co-owned by a **Named Insured** and covered under this insurance but only with respect to such co-owner's liability for **bodily injury**, **property damage** or **personal and advertising injury** as co-owner of such premises.

C. Engineers, Architects or Surveyors Engaged By You

An architect, engineer or surveyor engaged by the **Named Insured**, but only with respect to liability for **bodily injury**, **property damage** or **personal and advertising injury** caused in whole or in part by the **Named Insured's** acts or omissions, or the acts or omissions of those acting on the **Named Insured's** behalf:

a. in connection with the **Named Insured's** premises; or

b. in the performance of the **Named Insured's** ongoing operations.

But the coverage hereby granted to such additional insureds does not apply to **bodily injury**, **property damage** or **personal and advertising injury** arising out of the rendering of or failure to render any professional services by, on behalf of, or for the **Named Insured**, including but not limited to:

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1. the preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
2. supervisory, inspection, architectural or engineering activities.

D. Lessor of Equipment

Any person or organization from whom a **Named Insured** leases equipment, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** caused, in whole or in part, by the **Named Insured's** maintenance, operation or use of such equipment, provided that the **occurrence** giving rise to such **bodily injury, property damage** or the offense giving rise to such **personal and advertising injury** takes place prior to the termination of such lease.

E. Lessor of Land

Any person or organization from whom a **Named Insured** leases land but only with respect to liability for **bodily injury, property damage or personal and advertising injury** arising out of the ownership, maintenance or use of such land, provided that the **occurrence** giving rise to such **bodily injury, property damage** or the offense giving rise to such **personal and advertising injury** takes place prior to the termination of such lease. The coverage granted by this paragraph does not apply to structural alterations, new construction or demolition operations performed by, on behalf of, or for such additional insured.

F. Lessor of Premises

An owner or lessor of premises leased to the **Named Insured**, or such owner or lessor's real estate manager, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** arising out of the ownership, maintenance or use of such part of the premises leased to the **Named Insured**, and provided that the **occurrence** giving rise to such **bodily injury or property damage**, or the offense giving rise to such **personal and advertising injury**, takes place prior to the termination of such lease. The coverage granted by this paragraph does not apply to structural alterations, new construction or demolition operations performed by, on behalf of, or for such additional insured.

G. Mortgagee, Assignee or Receiver

A mortgagee, assignee or receiver of premises but only with respect to such mortgagee, assignee or receiver's liability for **bodily injury, property damage or personal and advertising injury** arising out of the **Named Insured's** ownership, maintenance, or use of a premises by a **Named Insured**.

The coverage granted by this paragraph does not apply to structural alterations, new construction or demolition operations performed by, on behalf of, or for such additional insured.

H. State or Governmental Agency or Subdivision or Political Subdivisions – Permits

A state or governmental agency or subdivision or political subdivision that has issued a permit or authorization but only with respect to such state or governmental agency or subdivision or political subdivision's liability for **bodily injury, property damage or personal and advertising injury** arising out of:

1. the following hazards in connection with premises a **Named Insured** owns, rents, or controls and to which this insurance applies:
 - a. the existence, maintenance, repair, construction, erection, or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, manholes, marquees, hoistaway openings, sidewalk vaults, street banners, or decorations and similar exposures; or
 - b. the construction, erection, or removal of elevators; or
 - c. the ownership, maintenance or use of any elevators covered by this insurance; or

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Insured Name: SESI CONSULTING ENGINEERS

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2. the permitted or authorized operations performed by a **Named Insured** or on a **Named Insured's** behalf.

The coverage granted by this paragraph does not apply to:

- a. **Bodily injury, property damage or personal and advertising injury** arising out of operations performed for the state or governmental agency or subdivision or political subdivision; or
- b. **Bodily injury or property damage** included within the **products-completed operations hazard**.

With respect to this provision's requirement that additional insured status must be requested under a written contract or agreement, the Insurer will treat as a written contract any governmental permit that requires the **Named Insured** to add the governmental entity as an additional insured.

I. Trade Show Event Lessor

- 1. With respect to a **Named Insured's** participation in a trade show event as an exhibitor, presenter or displayer, any person or organization whom the **Named Insured** is required to include as an additional insured, but only with respect to such person or organization's liability for **bodily injury, property damage or personal and advertising injury** caused by:
 - a. the **Named Insured's** acts or omissions; or
 - b. the acts or omissions of those acting on the **Named Insured's** behalf,
 in the performance of the **Named Insured's** ongoing operations at the trade show event premises during the trade show event.
- 2. The coverage granted by this paragraph does not apply to **bodily injury or property damage** included within the **products-completed operations hazard**.

2. ADDITIONAL INSURED - PRIMARY AND NON-CONTRIBUTORY TO ADDITIONAL INSURED'S INSURANCE

The **Other Insurance** Condition in the **COMMERCIAL GENERAL LIABILITY CONDITIONS** Section is amended to add the following paragraph:

If the **Named Insured** has agreed in writing in a contract or agreement that this insurance is primary and non-contributory relative to an additional insured's own insurance, then this insurance is primary, and the Insurer will not seek contribution from that other insurance. For the purpose of this Provision 2., the additional insured's own insurance means insurance on which the additional insured is a named insured. Otherwise, and notwithstanding anything to the contrary elsewhere in this Condition, the insurance provided to such person or organization is excess of any other insurance available to such person or organization.

3. ADDITIONAL INSURED – EXTENDED COVERAGE

When an additional insured is added by this or any other endorsement attached to this **Coverage Part, WHO IS AN INSURED** is amended to make the following natural persons **Insureds**.

If the additional insured is:

- a. An individual, then his or her **spouse** is an **Insured**;
- b. A partnership or joint venture, then its partners, members and their **spouses** are **Insureds**;
- c. A limited liability company, then its members and managers are **Insureds**; or
- d. An organization other than a partnership, joint venture or limited liability company, then its executive officers, directors and shareholders are **Insureds**;

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but only with respect to locations and operations covered by the additional insured endorsement's provisions, and only with respect to their respective roles within their organizations.

Please see the **ESTATES, LEGAL REPRESENTATIVES, AND SPOUSES** provision of this endorsement for additional coverage and restrictions applicable to **spouses** of natural person **Insureds**.

4. BOATS

Under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions** is amended to add the following additional exception to the exclusion entitled **Aircraft, Auto or Watercraft**:

This exclusion does not apply to:

Any watercraft owned by the **Named Insured** that is less than 30 feet long while being used in the course of the **Named Insured's** inspection or surveying work.

5. BODILY INJURY – EXPANDED DEFINITION

Under **DEFINITIONS**, the definition of **bodily injury** is deleted and replaced by the following:

Bodily injury means physical injury, sickness or disease sustained by a person, including death, humiliation, shock, mental anguish or mental injury sustained by that person at any time which results as a consequence of the physical injury, sickness or disease.

6. BROAD KNOWLEDGE OF OCCURRENCE/ NOTICE OF OCCURRENCE

Under **CONDITIONS**, the condition entitled **Duties in The Event of Occurrence, Offense, Claim or Suit** is amended to add the following provisions:

A. BROAD KNOWLEDGE OF OCCURRENCE

The **Named Insured** must give the Insurer or the Insurer's authorized representative notice of an **occurrence**, offense or **claim** only when the **occurrence**, offense or **claim** is known to a natural person **Named Insured**, to a partner, executive officer, manager or member of a **Named Insured**, or to an **employee** designated by any of the above to give such notice.

B. NOTICE OF OCCURRENCE

The **Named Insured's** rights under this **Coverage Part** will not be prejudiced if the **Named Insured** fails to give the Insurer notice of an **occurrence**, offense or **claim** and that failure is solely due to the **Named Insured's** reasonable belief that the **bodily injury** or **property damage** is not covered under this **Coverage Part**. However, the **Named Insured** shall give written notice of such **occurrence**, offense or **claim** to the Insurer as soon as the **Named Insured** is aware that this insurance may apply to such **occurrence**, offense or **claim**.

7. BROAD NAMED INSURED

WHO IS AN INSURED is amended to delete its Paragraph 3. in its entirety and replace it with the following:

3. Pursuant to the limitations described in Paragraph 4. below, any organization in which a **Named Insured** has management control:

- a. on the effective date of this **Coverage Part**; or
- b. by reason of a **Named Insured** creating or acquiring the organization during the **policy period**,

qualifies as a **Named Insured**, provided that there is no other similar liability insurance, whether primary, contributory, excess, contingent or otherwise, which provides coverage to such organization, or which would have

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provided coverage but for the exhaustion of its limit, and without regard to whether its coverage is broader or narrower than that provided by this insurance.

But this **BROAD NAMED INSURED** provision does not apply to:

- (a) any partnership, limited liability company or joint venture; or
- (b) any organization for which coverage is excluded by another endorsement attached to this **Coverage Part**.

For the purpose of this provision, management control means:

- A. owning interests representing more than 50% of the voting, appointment or designation power for the selection of a majority of the Board of Directors of a corporation; or
 - B. having the right, pursuant to a written trust agreement, to protect, control the use of, encumber or transfer or sell property held by a trust.
4. With respect to organizations which qualify as **Named Insureds** by virtue of Paragraph 3. above, this insurance does not apply to:
- a. **bodily injury** or **property damage** that first occurred prior to the date of management control, or that first occurs after management control ceases; nor
 - b. **personal or advertising injury** caused by an offense that first occurred prior to the date of management control or that first occurs after management control ceases.
5. The insurance provided by this **Coverage Part** applies to **Named Insureds** when trading under their own names or under such other trading names or doing-business-as names (dba) as any **Named Insured** should choose to employ.

8. CONTRACTUAL LIABILITY – RAILROADS

With respect to operations performed within 50 feet of railroad property, the definition of **insured contract** is replaced by the following:

Insured Contract means:

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to a **Named Insured** or temporarily occupied by a **Named Insured** you with permission of the owner is not an **insured contract**;
- b. A sidetrack agreement;
- c. Any easement or license agreement;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement;
- f. That part of any other contract or agreement pertaining to the **Named Insured's** business (including an indemnification of a municipality in connection with work performed for a municipality) under which the **Named Insured** assumes the tort liability of another party to pay for **bodily injury** or **property damage** to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph f. does not include that part of any contract or agreement:

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- (1) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
- (a) Preparing, approving or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage;
- (2) Under which the **Insured**, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in (1) above and supervisory, inspection, architectural or engineering activities.

9. ESTATES, LEGAL REPRESENTATIVES, AND SPOUSES

The estates, executors, heirs, legal representatives, administrators, trustees, beneficiaries and **spouses** of any natural person **Insured** or living trust shall also be insured under this policy; provided, however, coverage is afforded to such estates, executors, heirs, legal representatives, administrators, trustees, beneficiaries and **spouses** only for **claims** arising solely out of their capacity or status as such and, in the case of a **spouse**, where such **claim** seeks **damages** from marital community property, jointly held property or property transferred from such natural person **Insured** to such **spouse**. No coverage is provided for any act, error or omission of an estate, heir, legal representative, or **spouse** outside the scope of such person's capacity or status as such, provided, however, that the **spouse** of a natural person **Named Insured**, and the **spouses** of members or partners of joint venture or partnership **Named Insureds** are **Insureds** with respect to such **spouses'** acts, errors or omissions in the conduct of the **Named Insured's** business.

10. EXPECTED OR INTENDED INJURY – EXCEPTION FOR REASONABLE FORCE

Under **COVERAGES**, **Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete the exclusion entitled **Expected or Intended Injury** and replace it with the following:

This insurance does not apply to:

Expected or Intended Injury

Bodily injury or **property damage** expected or intended from the standpoint of the **Insured**. This exclusion does not apply to **bodily injury** or **property damage** resulting from the use of reasonable force to protect persons or property.

11. GENERAL AGGREGATE LIMITS OF INSURANCE - PER LOCATION

- A. A separate Location General Aggregate Limit, equal to the amount of the General Aggregate Limit, is the most the Insurer will pay for the sum of:

- 1. All **damages** under **Coverage A**, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; and
- 2. All medical expenses under **Coverage C**,

that arise from **occurrences** or accidents which can be attributed solely to ongoing operations at that location. Such payments shall not reduce the General Aggregate Limit shown in the Declarations, nor the Location General Aggregate Limit of any other location.

- B. All:

- 1. **Damages** under **Coverage B**, regardless of the number of locations involved;





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2. **Damages** under **Coverage A**, caused by **occurrences** which cannot be attributed solely to ongoing operations at a single location, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; and
3. Medical expenses under **Coverage C** caused by accidents which cannot be attributed solely to ongoing operations at a single location,

will reduce the General Aggregate Limit shown in the Declarations.

- C. For the purpose of this **GENERAL AGGREGATE LIMITS OF INSURANCE - PER LOCATION** Provision, "location" means:

1. a premises the **Named Insured** owns or rents; or
2. a premises not owned or rented by any **Named Insured** at which the **Named Insured** is performing operations pursuant to a contract or written agreement. If operations at such a location have been discontinued and then restarted, or if the authorized parties deviate from plans, blueprints, designs, specifications or timetables, the location will still be deemed to be the same location.

For the purpose of determining the applicable aggregate limit of insurance, premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad shall be considered a single location.

- D. The limits shown in the Declarations for Each Occurrence, for Damage To Premises Rented To You and for Medical Expense continue to apply, but will be subject to either the Location General Aggregate Limit or the General Aggregate Limit, depending on whether the **occurrence** can be attributed solely to ongoing operations at a particular location.
- E. When coverage for liability arising out of the **products-completed operations hazard** is provided, any payments for **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**, regardless of the number of locations involved, will reduce the Products-Completed Operations Aggregate Limit shown in the Declarations.
- F. The provisions of **LIMITS OF INSURANCE** not otherwise modified by this **GENERAL AGGREGATE LIMITS OF INSURANCE - PER LOCATION** Provision shall continue to apply as stipulated.

12. IN REM ACTIONS

A quasi in rem action against any vessel owned or operated by or for the **Named Insured**, or chartered by or for the **Named Insured**, will be treated in the same manner as though the action were in personam against the **Named Insured**.

13. INCIDENTAL HEALTH CARE MALPRACTICE COVERAGE

Solely with respect to **bodily injury** that arises out of a **health care incident**:

- A. Under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the **Insuring Agreement** is amended to replace Paragraphs **1.b.(1)** and **1.b.(2)** with the following:
 - b. This insurance applies to **bodily injury** provided that the professional health care services are incidental to the **Named Insured's** primary business purpose, and only if:
 - (1) such **bodily injury** is caused by an **occurrence** that takes place in the **coverage territory**.
 - (2) the **bodily injury** first occurs during the **policy period**. All **bodily injury** arising from an **occurrence** will be deemed to have occurred at the time of the first act, error, or omission that is part of the **occurrence**; and



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B. Under COVERAGES, Coverage A – Bodily Injury And Property Damage Liability, the paragraph entitled **Exclusions** is amended to:

i. add the following to the **Employers Liability** exclusion:

This exclusion applies only if the **bodily injury** arising from a **health care incident** is covered by other liability insurance available to the **Insured** (or which would have been available but for exhaustion of its limits).

ii. delete the exclusion entitled **Contractual Liability** and replace it with the following:

This insurance does not apply to:

Contractual Liability

the **Insured's** actual or alleged liability under any oral or written contract or agreement, including but not limited to express warranties or guarantees.

iii. to add the following additional exclusions:

This insurance does not apply to:

Discrimination

any actual or alleged discrimination, humiliation or harassment, including but not be limited to **claims** based on an individual's race, creed, color, age, gender, national origin, religion, disability, marital status or sexual orientation.

Dishonesty or Crime

Any actual or alleged dishonest, criminal or malicious act, error or omission.

Medicare/Medicaid Fraud

any actual or alleged violation of law with respect to Medicare, Medicaid, Tricare or any similar federal, state or local governmental program.

Services Excluded by Endorsement

Any **health care incident** for which coverage is excluded by endorsement.

C. DEFINITIONS is amended to:

i. add the following definitions:

Health care incident means an act, error or omission by the **Named Insured's employees** or **volunteer workers** in the rendering of:

a. **professional health care services** on behalf of the **Named Insured** or

b. Good Samaritan services rendered in an emergency and for which no payment is demanded or received.

Professional health care services means any health care services or the related furnishing of food, beverages, medical supplies or appliances by the following providers in their capacity as such but solely to the extent they are duly licensed as required:

a. Physician;





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- b. Nurse;
- c. Nurse practitioner;
- d. Emergency medical technician;
- e. Paramedic;
- f. Dentist;
- g. Physical therapist;
- h. Psychologist;
- i. Speech therapist;
- j. Other allied health professional; or

Professional health care services does not include any services rendered in connection with human clinical trials or product testing.

- ii. delete the definition of **occurrence** and replace it with the following:

Occurrence means a **health care incident**. All acts, errors or omissions that are logically connected by any common fact, circumstance, situation, transaction, event, advice or decision will be considered to constitute a single **occurrence**;

- iii. amend the definition of **Insured** to:

- a. add the following:

the **Named Insured's employees** are **Insureds** with respect to:

- (1) **bodily injury** to a co-**employee** while in the course of the co-**employee's** employment by the **Named Insured** or while performing duties related to the conduct of the **Named Insured's** business; and
- (2) **bodily injury** to a **volunteer worker** while performing duties related to the conduct of the **Named Insured's** business;

when such **bodily injury** arises out of a **health care incident**.

the **Named Insured's volunteer workers** are **Insureds** with respect to:

- (1) **bodily injury** to a co-**volunteer worker** while performing duties related to the conduct of the **Named Insured's** business; and
- (2) **bodily injury** to an **employee** while in the course of the **employee's** employment by the **Named Insured** or while performing duties related to the conduct of the **Named Insured's** business;

when such **bodily injury** arises out of a **health care incident**.

- b. delete Subparagraphs (a), (b), (c) and (d) of Paragraph 2.a.(1) of **WHO IS AN INSURED**.

- D. The **Other Insurance** condition is amended to delete Paragraph b.(1) in its entirety and replace it with the following:

Other Insurance

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Architects, Engineers and Surveyors General Liability Extension Endorsement

b. Excess Insurance

- (1) To the extent this insurance applies, it is excess over any other insurance, self insurance or risk transfer instrument, whether primary, excess, contingent or on any other basis, except for insurance purchased specifically by the **Named Insured** to be excess of this coverage.

14. JOINT VENTURES / PARTNERSHIP / LIMITED LIABILITY COMPANIES

A. Past Joint Ventures, Partnerships, Limited Liability Companies

The following is added to **WHO IS AN INSURED**:

If the **Named Insured** was a joint venturer, partner, or member of a limited liability company and such joint venture, partnership or limited liability company terminated prior to or during the **policy period**, such **Named Insured** is an **Insured** with respect to its interest in such joint venture, partnership or limited liability company but only to the extent that:

- a. any offense giving rise to **personal and advertising injury** occurred prior to such termination date, and the **personal and advertising injury** arising out of such offense, first occurred after such termination date;
- b. the **bodily injury** or **property damage** first occurred after such termination date; and
- c. there is no other valid and collectible insurance purchased specifically to insure the partnership, joint venture or limited liability company.

If the joint venture, partnership or limited liability company is or was insured under a **consolidated (wrap-up) insurance program**, then such insurance will always be considered valid and collectible for the purpose of paragraph c. above. But this provision will not serve to exclude **bodily injury**, **property damage** or **personal and advertising injury** that would otherwise be covered under the **Architects, Engineers And Surveyors General Liability Extension Endorsement** provision entitled **WRAP-UP EXTENSION: OCIP, CCIP, OR CONSOLIDATED (WRAP-UP) INSURANCE PROGRAMS**. Please see that provision for the definition of **consolidated (wrap-up) insurance program**.

B. Participation In Current Professional Joint Ventures

The following is added to **WHO IS AN INSURED**:

The **Named Insured** is also an **Insured** for participation in a current joint venture that is not named on the Declarations, but only if such joint venture meets all of the following criteria:

- a. Each and every one of the **Named Insured's** co-venturers are architectural, engineering or surveying firms only; and
- b. There is no other valid and collectible insurance purchased specifically to insure the joint venture.

However, the **Named Insured** is an **Insured** only for the conduct of such **Named Insured's** business within such a joint venture. The **Named Insured** is not insured for liability arising out of the acts or omissions of other co-venturers, nor of their partners, members or employees.

C. **WHO IS AN INSURED** is amended to delete its last paragraph and replace it with the following:

Except as provided under this **Architects, Engineers And Surveyors General Liability Extension Endorsement** or by the attachment of another endorsement (if any), no person or organization is an **Insured** with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a **Named Insured** in the Declarations.





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Architects, Engineers and Surveyors General Liability Extension Endorsement

15. LEGAL LIABILITY – DAMAGE TO PREMISES / ALIENATED PREMISES / PROPERTY IN THE NAMED INSURED'S CARE, CUSTODY OR CONTROL

- A. Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete exclusion **j. Damage to Property** in its entirety and replace it with the following:

This insurance does not apply to:

j. Damage to Property

Property damage to:

- (1) Property the **Named Insured** owns, rents, or occupies, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;
- (2) Premises the **Named Insured** sells, gives away or abandons, if the **property damage** arises out of any part of those premises;
- (3) Property loaned to the **Named Insured**;
- (4) Personal property in the care, custody or control of the **Insured**;
- (5) That particular part of real property on which the **Named Insured** or any contractors or subcontractors working directly or indirectly on the **Named Insured's** behalf are performing operations, if the **property damage** arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because **your work** was incorrectly performed on it.

Paragraphs (1), (3) and (4) of this exclusion do not apply to **property damage** (other than damage by fire) to premises rented to the **Named Insured** or temporarily occupied by the **Named Insured** with the permission of the owner, nor to the contents of premises rented to the **Named Insured** for a period of 7 or fewer consecutive days. A separate limit of insurance applies to Damage To Premises Rented To You as described in **LIMITS OF INSURANCE**.

Paragraph (2) of this exclusion does not apply if the premises are **your work**.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to **property damage** included in the **products-completed operations hazard**.

Paragraphs (3) and (4) of this exclusion do not apply to **property damage to:**

- i. tools, or equipment the **Named Insured** borrows from others, nor
- ii. other personal property of others in the **Named Insured's** care, custody or control while being used in the **Named Insured's** operations away from any **Named Insured's** premises.

However, the coverage granted by this exception to Paragraphs (3) and (4) does not apply to:

- a. property at a job site awaiting or during such property's installation, fabrication, or erection;
- b. property that is **mobile equipment** leased by an **Insured**;



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- c. property that is an **auto**, aircraft or watercraft;
- d. property in transit; or
- e. any portion of **property damage** for which the **Insured** has available other valid and collectible insurance, or would have such insurance but for exhaustion of its limits, or but for application of one of its exclusions.

A separate limit of insurance and deductible apply to such property of others. See **LIMITS OF INSURANCE** as amended below.

- B. Under COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete its last paragraph and replace it with the following:

Exclusions **c.** through **n.** do not apply to damage by fire to premises while rented to a **Named Insured** or temporarily occupied by a **Named Insured** with permission of the owner, nor to damage to the contents of premises rented to a **Named Insured** for a period of 7 or fewer consecutive days.

A separate limit of insurance applies to this coverage as described in **LIMITS OF INSURANCE**.

- C. The following paragraph is added to LIMITS OF INSURANCE:**

Subject to **5.** above, \$25,000 is the most the Insurer will pay under **Coverage A** for **damages** arising out of any one **occurrence** because of the sum of all **property damage** to borrowed tools or equipment, and to other personal property of others in the **Named Insured's** care, custody or control, while being used in the **Named Insured's** operations away from any **Named Insured's** premises. The Insurer's obligation to pay such **property damage** does not apply until the amount of such **property damage** exceeds \$1,000. The Insurer has the right but not the duty to pay any portion of this \$1,000 in order to effect settlement. If the Insurer exercises that right, the **Named Insured** will promptly reimburse the Insurer for any such amount.

- D. Paragraph 6., Damage To Premises Rented To You Limit, of LIMITS OF INSURANCE** is deleted and replaced by the following:

- 6.** Subject to Paragraph **5.** above, (the Each Occurrence Limit), the Damage To Premises Rented To You Limit is the most the Insurer will pay under **Coverage A** for **damages** because of **property damage** to any one premises while rented to the **Named Insured** or temporarily occupied by the **Named Insured** with the permission of the owner, including contents of such premises rented to the **Named Insured** for a period of 7 or fewer consecutive days. The Damage To Premises Rented To You Limit is the greater of:

- a. \$500,000; or
- b. The Damage To Premises Rented To You Limit shown in the Declarations.

- E. Paragraph 4.b.(1)(a)(ii) of the Other Insurance Condition** is deleted and replaced by the following:

- (ii)** That is property insurance for premises rented to the **Named Insured**, for premises temporarily occupied by the **Named Insured** with the permission of the owner; or for personal property of others in the **Named Insured's** care, custody or control;

16. LIQUOR LIABILITY

Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete the exclusion entitled **Liquor Liability**.

This **LIQUOR LIABILITY** Provision does not apply to any person or organization who otherwise qualifies as an additional insured on this **Coverage Part**.





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Architects, Engineers and Surveyors General Liability Extension Endorsement

17. MEDICAL PAYMENTS

A. LIMITS OF INSURANCE is amended to delete Paragraph 7. (the Medical Expense Limit) and replace it with the following:

7. Subject to Paragraph 5. above (the Each Occurrence Limit), the Medical Expense Limit is the most the Insurer will pay under **Coverage C** for all medical expenses because of **bodily injury** sustained by any one person. The Medical Expense Limit is the greater of:

(1) \$15,000 unless a different amount is shown here: \$N,NNN,NNN,NNN; or

(2) the amount shown in the Declarations for Medical Expense Limit.

B. Under COVERAGES, the Insuring Agreement of Coverage C – Medical Payments is amended to replace Paragraph 1.a.(3)(b) with the following:

(b) The expenses are incurred and reported to the Insurer within three years of the date of the accident; and

18. NON-OWNED AIRCRAFT

Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended as follows:

The exclusion entitled **Aircraft, Auto or Watercraft** is amended to add the following:

This exclusion does not apply to an aircraft not owned by any **Named Insured**, provided that:

1. the pilot in command holds a currently effective certificate issued by the duly constituted authority of the United States of America or Canada, designating that person as a commercial or airline transport pilot;
2. the aircraft is rented with a trained, paid crew to the **Named Insured**; and
3. the aircraft is not being used to carry persons or property for a charge.

19. NON-OWNED WATERCRAFT

Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete subparagraph (2) of the exclusion entitled **Aircraft, Auto or Watercraft**, and replace it with the following.

This exclusion does not apply to:

(2) a watercraft that is not owned by any **Named Insured**, provided the watercraft is:

- (a) less than 75 feet long; and
- (b) not being used to carry persons or property for a charge.

20. PERSONAL AND ADVERTISING INJURY –DISCRIMINATION OR HUMILIATION

A. Under DEFINITIONS, the definition of **personal and advertising injury** is amended to add the following tort:

Discrimination or humiliation that results in injury to the feelings or reputation of a natural person.

B. Under COVERAGES, Coverage B – Personal and Advertising Injury Liability, the paragraph entitled **Exclusions** is amended to:

1. delete the Exclusion entitled **Knowing Violation Of Rights Of Another** and replace it with the following:



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Architects, Engineers and Surveyors General Liability Extension Endorsement

This insurance does not apply to:

Knowing Violation of Rights of Another

Personal and advertising injury caused by or at the direction of the **Insured** with the knowledge that the act would violate the rights of another and would inflict **personal and advertising injury**. This exclusion shall not apply to discrimination or humiliation that results in injury to the feelings or reputation of a natural person, but only if such discrimination or humiliation is not done intentionally by or at the direction of:

(a) the **Named Insured**; or

(b) any **executive officer**, director, stockholder, partner, member or manager (if the **Named Insured** is a limited liability company) of the **Named Insured**.

2. add the following exclusions:

This insurance does not apply to:

Employment Related Discrimination

discrimination or humiliation directly or indirectly related to the employment, prospective employment, past employment or termination of employment of any person by any **Insured**.

Premises Related Discrimination

discrimination or humiliation arising out of the sale, rental, lease or sub-lease or prospective sale, rental, lease or sub-lease of any room, dwelling or premises by or at the direction of any **Insured**.

Notwithstanding the above, there is no coverage for fines or penalties levied or imposed by a governmental entity because of discrimination.

The coverage provided by this **PERSONAL AND ADVERTISING INJURY –DISCRIMINATION OR HUMILIATION** Provision does not apply to any person or organization whose status as an **Insured** derives solely from

Provision 1. **ADDITIONAL INSURED** of this endorsement; or

attachment of an additional insured endorsement to this **Coverage Part**.

21. PERSONAL AND ADVERTISING INJURY - CONTRACTUAL LIABILITY

A. Under **COVERAGES, Coverage B –Personal and Advertising Injury Liability**, the paragraph entitled **Exclusions** is amended to delete the exclusion entitled **Contractual Liability**.

B. Solely for the purpose of the coverage provided by this **PERSONAL AND ADVERTISING INJURY - LIMITED CONTRACTUAL LIABILITY** provision, the following changes are made to the section entitled **SUPPLEMENTARY PAYMENTS – COVERAGES A AND B**:

1. Paragraph **2.d.** is replaced by the following:

d. The allegations in the **suit** and the information the Insurer knows about the offense alleged in such **suit** are such that no conflict appears to exist between the interests of the **Insured** and the interests of the indemnitee;

2. The first unnumbered paragraph beneath Paragraph **2.f.(2)(b)** is deleted and replaced by the following:

So long as the above conditions are met, attorney's fees incurred by the Insurer in the defense of that indemnitee, necessary litigation expenses incurred by the Insurer, and necessary litigation expenses incurred





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Architects, Engineers and Surveyors General Liability Extension Endorsement

by the indemnitee at the Insurer's request will be paid as **defense costs**. Such payments will not be deemed to be **damages** for **personal and advertising injury** and will not reduce the limits of insurance.

- C. This **PERSONAL AND ADVERTISING INJURY - LIMITED CONTRACTUAL LIABILITY** Provision does not apply if **Coverage B – Personal and Advertising Injury Liability** is excluded by another endorsement attached to this **Coverage Part**.

This **PERSONAL AND ADVERTISING INJURY - CONTRACTUAL LIABILITY** Provision does not apply to any person or organization who otherwise qualifies as an additional insured on this **Coverage Part**.

22. PROPERTY DAMAGE – ELEVATORS

- A. Under **COVERAGES, Coverage A – Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended such that the **Damage to Your Product** Exclusion and subparagraphs **(3), (4)** and **(6)** of the **Damage to Property** Exclusion do not apply to **property damage** that results from the use of elevators.
- B. Solely for the purpose of the coverage provided by this **PROPERTY DAMAGE – ELEVATORS** Provision, the **Other Insurance** conditions is amended to add the following paragraph:

This insurance is excess over any of the other insurance, whether primary, excess, contingent or on any other basis that is Property insurance covering property of others damaged from the use of elevators.

23. RETIRED PARTNERS, MEMBERS, DIRECTORS AND EMPLOYEES

WHO IS INSURED is amended to include as **Insureds** natural persons who are retired partners, members, directors or employees, but only for **bodily injury, property damage** or **personal and advertising injury** that results from services performed for the **Named Insured** under the **Named Insured's** direct supervision. All limitations that apply to **employees** and **volunteer workers** also apply to anyone qualifying as an **Insured** under this Provision.

24. SUPPLEMENTARY PAYMENTS

The section entitled **SUPPLEMENTARY PAYMENTS – COVERAGES A AND B** is amended as follows:

- A. Paragraph **1.b.** is amended to delete the [REDACTED] limit shown for the cost of bail bonds and replace it with a [REDACTED] limit; and
- B. Paragraph **1.d.** is amended to delete the limit of [REDACTED] shown for daily loss of earnings and replace it with a [REDACTED] limit.

25. UNINTENTIONAL FAILURE TO DISCLOSE HAZARDS

If the **Named Insured** unintentionally fails to disclose all existing hazards at the inception date of the **Named Insured's Coverage Part**, the Insurer will not deny coverage under this **Coverage Part** because of such failure.

26. WAIVER OF SUBROGATION - BLANKET

Under **CONDITIONS**, the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended to add the following:

The Insurer waives any right of recovery the Insurer may have against any person or organization because of payments the Insurer makes for injury or damage arising out of:

1. the **Named Insured's** ongoing operations; or
2. **your work** included in the **products-completed operations hazard**.

However, this waiver applies only when the **Named Insured** has agreed in writing to waive such rights of recovery in a written contract or written agreement, and only if such contract or agreement:

CNA74858XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 4

Effective Date: 12/23/2022



CNA PARAMOUNT

Architects, Engineers and Surveyors General Liability Extension Endorsement

1. is in effect or becomes effective during the term of this **Coverage Part**; and
2. was executed prior to the **bodily injury, property damage** or **personal and advertising injury** giving rise to the claim.

27. WRAP-UP EXTENSION: OCIP, CCIP, OR CONSOLIDATED (WRAP-UP) INSURANCE PROGRAMS

Note: The following provision does not apply to any public construction project in the state of Oklahoma, nor to any construction project in the state of Alaska, that is not permitted to be insured under a **consolidated (wrap-up) insurance program** by applicable state statute or regulation.

If the endorsement **EXCLUSION – CONSTRUCTION WRAP-UP** is attached to this policy, or another exclusionary endorsement pertaining to Owner Controlled Insurance Programs (O.C.I.P.) or Contractor Controlled Insurance Programs (C.C.I.P.) is attached, then the following changes apply:

- A. The following wording is added to the above-referenced endorsement:

With respect to a **consolidated (wrap-up) insurance program** project in which the **Named Insured** is or was involved, this exclusion does not apply to those sums the **Named Insured** become legally obligated to pay as **damages** because of:

1. **Bodily injury, property damage, or personal or advertising injury** that occurs during the **Named Insured's** ongoing operations at the project, or during such operations of anyone acting on the **Named Insured's** behalf; nor
2. **Bodily injury or property damage** included within the **products-completed operations hazard** that arises out of those portions of the project that are not **residential structures**.

- B. Condition **4. Other Insurance** is amended to add the following subparagraph **4.b.(1)(c)**:

This insurance is excess over:

- (c) Any of the other insurance whether primary, excess, contingent or any other basis that is insurance available to the **Named Insured** as a result of the **Named Insured** being a participant in a **consolidated (wrap-up) insurance program**, but only as respects the **Named Insured's** involvement in that **consolidated (wrap-up) insurance program**.

- C. **DEFINITIONS** is amended to add the following definitions:

Consolidated (wrap-up) insurance program means a construction, erection or demolition project for which the prime contractor/project manager or owner of the construction project has secured general liability insurance covering some or all of the contractors or subcontractors involved in the project, such as an Owner Controlled Insurance Program (O.C.I.P.) or Contractor Controlled Insurance Program (C.C.I.P.).

Residential structure means any structure where 30% or more of the square foot area is used or is intended to be used for human residency, including but not limited to:

1. single or multifamily housing, apartments, condominiums, townhouses, co-operatives or planned unit developments; and
2. the common areas and structures appurtenant to the structures in paragraph 1. (including pools, hot tubs, detached garages, guest houses or any similar structures).

However, when there is no individual ownership of units, **residential structure** does not include military housing, college/university housing or dormitories, long term care facilities, hotels or motels. **Residential structure** also does not include hospitals or prisons.





CNA PARAMOUNT

**Architects, Engineers and Surveyors General Liability
Extension Endorsement**

This **WRAP-UP EXTENSION: OCIP, CCIP, OR CONSOLIDATED (WRAP-UP) INSURANCE PROGRAMS** Provision does not apply to any person or organization who otherwise qualifies as an additional insured on this **Coverage Part**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74858XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 4

Effective Date: 12/23/2022

CNA001474



CNA PARAMOUNT

General Aggregate Limit - Designated Projects Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Designated Construction or Service Projects: EACH OF YOUR CONSTRUCTION PROJECTS LOCATED AWAY FROM PREMISES OWNED BY OR RENTED TO YOU

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

It is understood and agreed as follows:

- I. For each single designated construction or service project shown in the Schedule above, a separate Designated Project General Aggregate Limit, equal to the amount of the General Aggregate Limit shown in the Declarations, is the most the Insurer will pay for the sum of:
 - A. all **damages** under **Coverage A**, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; and
 - B. all medical expenses under **Coverage C**;

that arise from **occurrences** or accidents which can be attributed solely to ongoing operations at that designated project. Such payments shall not reduce the General Aggregate Limit shown in the Declarations, nor the Designated Project General Aggregate Limit applicable to any other project.
- II. All:
 - A. **damages** under **Coverage B**, regardless of the number of locations or projects involved;
 - B. **damages** under **Coverage A**, caused by **occurrences** which cannot be attributed solely to ongoing operations at a single designated project, except **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard**; and
 - C. medical expenses under **Coverage C**, caused by accidents which cannot be attributed solely to ongoing operations at a single designated project,

will reduce the General Aggregate Limit shown in the Declarations.
- III. The limits shown in the Declarations for Each Occurrence, for Damage To Premises Rented To You and for Medical Expense continue to apply, but will be subject to either the Project General Aggregate Limit or the General Aggregate Limit shown in the Declarations, depending on whether the **occurrence** can be attributed solely to ongoing operations at a particular designated project.
- IV. When coverage for liability arising out of the **products-completed operations hazard** is provided, any payments for **damages** because of **bodily injury** or **property damage** included in the **products-completed operations hazard** will

CNA74826XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 5

Effective Date: 12/23/2022

CNA001475

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CNA PARAMOUNT

General Aggregate Limit - Designated Projects Endorsement

reduce the Products-Completed Operations Aggregate Limit shown in the Declarations, regardless of the number of projects involved.

- V. If the applicable scheduled construction or service project has been abandoned and then restarted, or if the authorized contracting parties deviate from plans, blueprints, designs, specifications or timetables, such project will still be deemed to be the same project.
- VI. The provisions of **LIMITS OF INSURANCE** not otherwise modified by this endorsement shall continue to apply as stipulated.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT

Coverage for Liability for Hazards of Lead without Sublimit Endorsement - New Jersey

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions**, is amended to add the following to the exclusion entitled **Pollution**:

For premises constructed on or after 1978, or premises constructed prior to 1978 which have been certified, prior to the **policy period**, as being free of existing lead hazards pursuant to standards established by the Department of Community Affairs, this exclusion does not apply to **bodily injury** arising out of lead contamination, or out of the inhalation, ingestion, use, handling or contact with lead paint at or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any **Insured**.

This provision will also apply to any premises constructed prior to 1978 which receives such certification during the **policy period**, but only for **bodily injury** which occurs after such certification.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA74942NJ (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 6

Effective Date: 12/23/2022

CNA001477

**CNA PARAMOUNT**

**Additional Insured – Owners, Lessees Or Contractors –
Scheduled Person Or Organization**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
FEDERAL BUSINESS CENTERS

20020000760568728078055



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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 7

Effective Date: 12/23/2022

CNA001478



CNA PARAMOUNT

Additional Insured – Owners, Lessees Or Contractors – Scheduled Person Or Organization

Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to **bodily injury or property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

C. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance**:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

**CNA PARAMOUNT**

**Additional Insured – Owners, Lessees Or Contractors –
Scheduled Person Or Organization**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
28 MCWHORTER ST. URBAN RENEWAL LLC

20020000760568728078056



CG 20 10 12 19

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 8

Effective Date: 12/23/2022

CNA001480



CNA PARAMOUNT

Additional Insured – Owners, Lessees Or Contractors – Scheduled Person Or Organization

Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to **bodily injury or property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

C. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance**:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

**CNA PARAMOUNT**

**Additional Insured – Owners, Lessees Or Contractors –
Scheduled Person Or Organization**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
SORDONI CONSTRUCTION CO

20020000760568728078057



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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 9

Effective Date: 12/23/2022



CNA PARAMOUNT

Additional Insured – Owners, Lessees Or Contractors – Scheduled Person Or Organization

Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to **bodily injury or property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

C. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance**:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

**CNA PARAMOUNT**

**Additional Insured – Owners, Lessees Or Contractors –
Scheduled Person Or Organization**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
CM & ASSOCIATES CONSTRUCTION MANAGEMENT, LLC

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 10

Effective Date: 12/23/2022



CNA PARAMOUNT

Additional Insured – Owners, Lessees Or Contractors – Scheduled Person Or Organization

Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to **bodily injury or property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

C. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance**:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

**CNA PARAMOUNT**

**Additional Insured – Owners, Lessees Or Contractors –
Scheduled Person Or Organization**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
THE PORT AUTHORITY OF NEW YORK AND NEW JERSEY, PORT AUTHORITY TRANS HUDSON CORP FOR PATH FACILITIES

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 11

Effective Date: 12/23/2022

CNA001486



CNA PARAMOUNT

Additional Insured – Owners, Lessees Or Contractors – Scheduled Person Or Organization

Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to **bodily injury or property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

C. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance**:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

**Additional Insured – Owners, Lessees Or Contractors –
Scheduled Person Or Organization**

COMMERCIAL GENERAL LIABILITY COVERAGE PART

Name Of Additional Insured Person(s) Or Organization(s)	

20020000760568728078060



CNA001488



CNA PARAMOUNT

Additional Insured – Owners, Lessees Or Contractors – Scheduled Person Or Organization

Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to **bodily injury or property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

C. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance**:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

**CNA PARAMOUNT**

**Additional Insured – Owners, Lessees Or Contractors –
Scheduled Person Or Organization**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
DAVID WEST 52 LLC, ELIZABETH WEST 52 LLC AND KAREN WEST 52 LLC, AND THEIR RESPECT OFFICERS, DIRECTORS, MEMBERS, SUCCESSORS AND ASSIGNS

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 13

Effective Date: 12/23/2022



CNA PARAMOUNT

Additional Insured – Owners, Lessees Or Contractors – Scheduled Person Or Organization

Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to **bodily injury or property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

C. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance**:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

**CNA PARAMOUNT**

**Additional Insured – Owners, Lessees Or Contractors –
Scheduled Person Or Organization**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
CADENCE PROPERTY GROUP LLC, AND THEIR RESPECT OFFICERS, DIRECTORS, MEMBERS, SUCCESSORS AND ASSIGNS

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 14

Effective Date: 12/23/2022

CNA001492



CNA PARAMOUNT

Additional Insured – Owners, Lessees Or Contractors – Scheduled Person Or Organization

Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury, property damage or personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to **bodily injury or property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

C. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits Of Insurance**:

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
PETILLO, INC.
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 15

Effective Date: 12/23/2022





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
Town of Morristown
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 16

Effective Date: 12/23/2022





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
DM Airports, LTD
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 10 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 17

Effective Date: 12/23/2022





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
MCFARLAND JOHNSON ENGINEERS INC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 18

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

A. **Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
Delta Airport Solutions
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 19

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
US Federal Aviation Administration
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 20

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

A. **Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
ALSTON CONSTRUCTION COMPANY INC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 21

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
LRC Construction LLC; FM EXCAVATION LLC; FULLER MARQUIS CONCRETE LLC; LRC MAINTENANCE LLC; FULLER MARQUISE LLC; CAPPELLI ORGANIZATION LLC.
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 10 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 22

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

A. **Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

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CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
CITY OF NEW ROCHELLE; NEW ROCHELLE INDUSTRIAL DEVELOPMENT AGENCY
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 24

Effective Date: 12/23/2022





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
28 SOUTH DIVISION OWNER LLC; 42 SOUTH DIVISION OWNER LLC; 48 SOUTH DIVISION OWNER LLC; 44 SOUTH DIVISION OWNER LLC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 25

Effective Date: 12/23/2022





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
CAPITAL ONE N.A.
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 26

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

A. **Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
FABRINCIANO CABRERA AND BETTY LYNN CABRERA
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 27

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

A. **Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
PALACE PRIME REALTY LLC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 28

Effective Date: 12/23/2022





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or property damage occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
VITO GALLELLO AND MICHAEL LOVECCHIO
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 29

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or property damage occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
530 MAIN REALTY LLC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 30

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

A. **Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
DICE REAL ESTATE LLC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 31

Effective Date: 12/23/2022





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
NATIONAL AMUSEMENTS INC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 32

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
WILDER BALTER PARTNERS INC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 33

Effective Date: 12/23/2022





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
FAMILY YMCA AT TARRYTOWN
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 34

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

A. **Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
CALF ISLAND ASSOCIATES LLC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 35

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

A. **Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
EMBASSY REAL ESTATE PARTNERS
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 36

Effective Date: 12/23/2022





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
THE EMBASSY PORT CHESTER LLC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 37

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

A. **Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
ST. KATHERINE GROUP INC
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 38

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

A. **Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Scheduled Person or Organization Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
MORRIS COUNTY PARK COMMISSION AND COUNTY OF MORRIS
Location(s) Of Covered Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 39

Effective Date: 12/23/2022





CNA PARAMOUNT

Additional Insured - Owners, Lessees or Contractors - Scheduled Person or Organization Endorsement

A. Section II – Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury**, property **damage** or **personal and advertising injury** caused, in whole or in part, by:

1. Your acts or omissions; or
2. The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured(s) at the location(s) designated above.

B. With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

bodily injury or **property damage** occurring after:

1. All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
2. That portion of **your work** out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

**CNA PARAMOUNT**

Additional Insured – Owners, Lessees Or Contractors – Completed Operations

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
FEDERAL BUSINESS CENTERS

CG 20 37 12 19

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 40

Effective Date: 12/23/2022





CNA PARAMOUNT

Additional Insured – Owners, Lessees Or Contractors – Completed Operations

Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A. Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the Schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

- B. With respect to the insurance afforded to these additional insureds, the following is added to Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

**CNA PARAMOUNT**

Additional Insured – Owners, Lessees Or Contractors – Completed Operations

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
28 MCWHORTER ST. URBAN RENEWAL LLC

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 41

Effective Date: 12/23/2022

**CNA PARAMOUNT**

**Additional Insured – Owners, Lessees Or Contractors –
Completed Operations**

Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A. Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the Schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

- B. With respect to the insurance afforded to these additional insureds, the following is added to Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

**CNA PARAMOUNT**

**Additional Insured – Owners, Lessees Or Contractors –
Completed Operations**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
SORDONI CONSTRUCTION CO

20020000760568728078090



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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 42

Effective Date: 12/23/2022

**CNA PARAMOUNT**

**Additional Insured – Owners, Lessees Or Contractors –
Completed Operations**

Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A. Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the Schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

- B. With respect to the insurance afforded to these additional insureds, the following is added to Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

**CNA PARAMOUNT**

**Additional Insured – Owners, Lessees Or Contractors –
Completed Operations**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
CM & ASSOCIATES CONSTRUCTION MANAGEMENT, LLC

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Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 43

Effective Date: 12/23/2022



CNA PARAMOUNT

Additional Insured – Owners, Lessees Or Contractors – Completed Operations

Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A. Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the Schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

- B. With respect to the insurance afforded to these additional insureds, the following is added to Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

**CNA PARAMOUNT**

**Additional Insured – Owners, Lessees Or Contractors –
Completed Operations**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
THE PORT AUTHORITY OF NEW YORK AND NEW JERSEY, PORT AUTHORITY TRANS HUDSON CORP FOR PATH FACILITIES

CG 20 37 12 19

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 44

Effective Date: 12/23/2022





CNA PARAMOUNT

Additional Insured – Owners, Lessees Or Contractors – Completed Operations

Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A. Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the Schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

- B. With respect to the insurance afforded to these additional insureds, the following is added to Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

**CNA PARAMOUNT**

Additional Insured – Owners, Lessees Or Contractors – Completed Operations

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
CADENCE 51/52 DEVELOPMENT LLC, AND THEIR RESPECT OFFICERS, DIRECTORS, MEMBERS, SUCCESSORS AND ASSIGNS

CG 20 37 12 19

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 45

Effective Date: 12/23/2022





CNA PARAMOUNT

Additional Insured – Owners, Lessees Or Contractors – Completed Operations

Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A. Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the Schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

- B. With respect to the insurance afforded to these additional insureds, the following is added to Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

**CNA PARAMOUNT**

Additional Insured – Owners, Lessees Or Contractors – Completed Operations

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
DAVID WEST 52 LLC, ELIZABETH WEST 52 LLC AND KAREN WEST 52 LLC, AND THEIR RESPECT OFFICERS, DIRECTORS, MEMBERS, SUCCESSORS AND ASSIGNS

CG 20 37 12 19

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 46

Effective Date: 12/23/2022





CNA PARAMOUNT

Additional Insured – Owners, Lessees Or Contractors – Completed Operations

Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A. Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the Schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

- B. With respect to the insurance afforded to these additional insureds, the following is added to Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

**CNA PARAMOUNT**

Additional Insured – Owners, Lessees Or Contractors – Completed Operations

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
CADENCE PROPERTY GROUP LLC, AND THEIR RESPECT OFFICERS, DIRECTORS, MEMBERS, SUCCESSORS AND ASSIGNS

CG 20 37 12 19

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 47

Effective Date: 12/23/2022

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**CNA PARAMOUNT**

**Additional Insured – Owners, Lessees Or Contractors –
Completed Operations**

Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

- A. Section II – Who Is An Insured** is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the Schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

However:

1. The insurance afforded to such additional insured only applies to the extent permitted by law; and
2. If coverage provided to the additional insured is required by a contract or agreement, the insurance afforded to such additional insured will not be broader than that which you are required by the contract or agreement to provide for such additional insured.

- B. With respect to the insurance afforded to these additional insureds, the following is added to Section III – Limits Of Insurance:**

If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:

1. Required by the contract or agreement; or
2. Available under the applicable limits of insurance;

whichever is less.

This endorsement shall not increase the applicable limits of insurance.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
PETILLO, INC.
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 48

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
Town of Morristown
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 49

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
DM Airports, LTD
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 50

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
MCFARLAND JOHNSON ENGINEERS INC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 51

Effective Date: 12/23/2022

20020000760568728078099





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
Delta Airport Solutions
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 52

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
US Federal Aviation Administration
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 53

Effective Date: 12/23/2022

20020000760568728078101





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
ALSTON CONSTRUCTION COMPANY INC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 54

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
LRC Construction LLC; FM EXCAVATION LLC; FULLER MARQUIS CONCRETE LLC; LRC MAINTENANCE LLC; FULLER MARQUISE LLC; CAPPELLI ORGANIZATION LLC.
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 55

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
RXR CHURCH-DIVISION TOWER A HOLDINGS LLC; RXR CHURCH-DIVISION TOWER A QOZB REIT LLC; RXR QOZ FUND I -C LLC; RXR QOZ FUND I MM-C LLC; RXR QOZ FUND I INVESTOR LLC; RXR PROPERTIES HOLDINGS LLC; RXR REALTY LLC; RXR RESIDENTIAL SERVICES LLC;
RXR DEVELOPMENT SERVICES LLC RXR CONSTRUCTION SERVICES LLC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 56

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
CITY OF NEW ROCHELLE; NEW ROCHELLE INDUSTRIAL DEVELOPMENT AGENCY
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 57

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

Additional Insured - Owners, Lessees or Contractors - Completed Operations Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
28 SOUTH DIVISION OWNER LLC; 42 SOUTH DIVISION OWNER LLC; 48 SOUTH DIVISION OWNER LLC; 44 SOUTH DIVISION OWNER LLC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 58

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
CAPITAL ONE N.A.
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 59

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
FABRINCIANO CABRERA AND BETTY LYNN CABRERA
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 60

Effective Date: 12/23/2022

20020000760568728078108





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
PALACE PRIME REALTY LLC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 61

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
VITO GALLELLO AND MICHAEL LOVECCHIO
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 62

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
DICE REAL ESTATE LLC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 63

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
NATIONAL AMUSEMENTS INC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 64

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
WILDER BALTER PARTNERS INC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 65

Effective Date: 12/23/2022

20020000760568728078113





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
FAMILY YMCA AT TARRYTOWN
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 66

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
CALF ISLAND ASSOCIATES LLC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 67

Effective Date: 12/23/2022

20020000760568728078115





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
EMBASSY REAL ESTATE PARTNERS
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 68

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
THE EMBASSY PORT CHESTER LLC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 69

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.

**CNA PARAMOUNT**

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Name Of Additional Insured Person(s) Or Organization(s)
ST. KATHERINE GROUP INC
Location And Description Of Completed Operations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

CG 20 37 (07-04)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 70

Effective Date: 12/23/2022





CNA PARAMOUNT

**Additional Insured - Owners, Lessees or Contractors -
Completed Operations Endorsement**

Section II - Who Is An Insured is amended to include as an additional insured the person(s) or organization(s) shown in the Schedule, but only with respect to liability for **bodily injury** or **property damage** caused, in whole or in part, by **your work** at the location designated and described in the schedule of this endorsement performed for that additional insured and included in the **products-completed operations hazard**.



CNA PARAMOUNT

Additional Insured – Charitable Institutions Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that the **WHO IS AN INSURED** section is amended to include as an **Insured**:

- A.** the **Named Insured's** members but only with respect to such member's liability for the **Named Insured's** activities or activities such members perform on the **Named Insured's** behalf;
- B.** the **Named Insured's** trustees or members of the board of governors, but only while acting within the scope of their duties as such on behalf of the **Named Insured**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

20020000760568728078119



CNA74691XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 71

Effective Date: 12/23/2022

CNA001606

**CNA PARAMOUNT**

Additional Insured Mortgagee, Assignee or Receiver Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE	
Name Of Person Or Organization	Designation Of Premises
MREF REIT LENDER LLC ISAOA ATIMA	

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

It is understood and agreed that the section entitled **WHO IS AN INSURED** is amended with the addition of the following:

- A.** The person or organization shown in the Schedule is an **Insured**, but only with respect to such person or organization's liability for **bodily injury, property damage or personal and advertising injury** as mortgagee, assignee, or receiver and arising out of the **Named Insured's** ownership, maintenance, or use of the premises shown in the Schedule.

The coverage granted by this endorsement does not apply to structural alterations, new construction or demolition operations performed by, for or on behalf of the person or organization shown in the Schedule.

- B.** Further, if coverage for the additional **Insured** is required by written contract or written agreement, subject always to the terms and conditions of this policy, including the limits of insurance, the Insurer will not provide such additional **Insured** with:

1. coverage broader than required by such contract or agreement; or
2. a higher limit of insurance than required by such contract or agreement.

Any coverage granted by this endorsement shall apply solely to the extent permissible by law.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74969XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 72

Effective Date: 12/23/2022

CNA001607

20020000760568728078120





CNA PARAMOUNT

Blanket Additional Insured - Owners, Lessees or Contractors - with Products-Completed Operations Coverage Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed as follows:

- I. WHO IS AN INSURED** is amended to include as an **Insured** any person or organization whom you are required by **written contract** to add as an additional insured on this **coverage part**, but only with respect to liability for **bodily injury, property damage** or **personal and advertising injury** caused in whole or in part by your acts or omissions, or the acts or omissions of those acting on your behalf:
- A. in the performance of your ongoing operations subject to such **written contract**; or
 - B. in the performance of **your work** subject to such **written contract**, but only with respect to **bodily injury** or **property damage** included in the **products-completed operations hazard**, and only if:
 - 1. the **written contract** requires you to provide the additional insured such coverage; and
 - 2. this **coverage part** provides such coverage.
- II.** But if the **written contract** requires:
- A. additional insured coverage under the 11-85 edition, 10-93 edition, or 10-01 edition of CG2010, or under the 10-01 edition of CG2037; or
 - B. additional insured coverage with "arising out of" language; or
 - C. additional insured coverage to the greatest extent permissible by law;
- then paragraph **I.** above is deleted in its entirety and replaced by the following:
- WHO IS AN INSURED** is amended to include as an **Insured** any person or organization whom you are required by **written contract** to add as an additional insured on this **coverage part**, but only with respect to liability for **bodily injury, property damage** or **personal and advertising injury** arising out of **your work** that is subject to such **written contract**.
- III.** Subject always to the terms and conditions of this policy, including the limits of insurance, the Insurer will not provide such additional insured with:
- A. coverage broader than required by the **written contract**; or
 - B. a higher limit of insurance than required by the **written contract**.
- IV.** The insurance granted by this endorsement to the additional insured does not apply to **bodily injury, property damage**, or **personal and advertising injury** arising out of:
- A. the rendering of, or the failure to render, any professional architectural, engineering, or surveying services, including:
 - 1. the preparing, approving, or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; and
 - 2. supervisory, inspection, architectural or engineering activities; or
 - B. any premises or work for which the additional insured is specifically listed as an additional insured on another endorsement attached to this **coverage part**.
- V.** Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, the Condition entitled **Other Insurance** is amended to add the following, which supersedes any provision to the contrary in this Condition or elsewhere in this **coverage part**:

CNA75079XX (10-16)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 73

Effective Date: 12/23/2022

CNA001608

20020000760568728078121



**CNA PARAMOUNT**

**Blanket Additional Insured - Owners, Lessees or
Contractors - with Products-Completed
Operations Coverage Endorsement**

Primary and Noncontributory Insurance

With respect to other insurance available to the additional insured under which the additional insured is a named insured, this insurance is primary to and will not seek contribution from such other insurance, provided that a **written contract** requires the insurance provided by this policy to be:

1. primary and non-contributing with other insurance available to the additional insured; or
2. primary and to not seek contribution from any other insurance available to the additional insured.

But except as specified above, this insurance will be excess of all other insurance available to the additional insured.

VI. Solely with respect to the insurance granted by this endorsement, the section entitled COMMERCIAL GENERAL LIABILITY CONDITIONS is amended as follows:

The Condition entitled **Duties In The Event of Occurrence, Offense, Claim or Suit** is amended with the addition of the following:

Any additional insured pursuant to this endorsement will as soon as practicable:

1. give the Insurer written notice of any **claim**, or any **occurrence** or offense which may result in a **claim**;
2. send the Insurer copies of all legal papers received, and otherwise cooperate with the Insurer in the investigation, defense, or settlement of the **claim**; and
3. make available any other insurance, and tender the defense and indemnity of any **claim** to any other insurer or self-insurer, whose policy or program applies to a loss that the Insurer covers under this **coverage part**. However, if the **written contract** requires this insurance to be primary and non-contributory, this paragraph 3. does not apply to insurance on which the additional insured is a named insured.

The Insurer has no duty to defend or indemnify an additional insured under this endorsement until the Insurer receives written notice of a **claim** from the additional insured.

VII. Solely with respect to the insurance granted by this endorsement, the section entitled DEFINITIONS is amended to add the following definition:

Written contract means a written contract or written agreement that requires you to make a person or organization an additional insured on this **coverage part**, provided the contract or agreement:

- A. is currently in effect or becomes effective during the term of this policy; and
- B. was executed prior to:
 1. the **bodily injury or property damage**; or
 2. the offense that caused the **personal and advertising injury**;
 for which the additional insured seeks coverage.

Any coverage granted by this endorsement shall apply solely to the extent permissible by law.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA75079XX (10-16)

Page 2 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 73

Effective Date: 12/23/2022

CNA001609



CNA PARAMOUNT

Pollution Exclusion Amendatory Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A, Bodily Injury and Property Damage Liability**, the paragraph entitled **Exclusions** is amended to delete paragraph **(2)** of exclusion **f. Pollution**, in its entirety, and replace it with the following:

This insurance does not apply to:

(2) Any loss, cost or expense arising out of any:

- (a)** request, demand, order or statutory or regulatory requirement that any **Insured** or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of, **pollutants**; or
- (b) Claim** by or on behalf of a governmental authority for **damages** because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to or assessing the effects of, **pollutants**.

However, if liability for **damages** because of **property damage** is not excluded by paragraph **(1)** of this exclusion, then neither will paragraph **(2)(a)** above serve to exclude such **damages**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

20020000760568728078122



CNA74843XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 74

Effective Date: 12/23/2022

CNA001610



CNA PARAMOUNT

Primary and Noncontributory - Other Insurance Condition Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

It is understood and agreed that the condition entitled **Other Insurance** is amended to add the following:

Primary And Noncontributory Insurance

Notwithstanding anything to the contrary, this insurance is primary to and will not seek contribution from any other insurance available to an additional insured under this policy provided that:

- a. the additional insured is a named insured under such other insurance; and
- b. the **Named Insured** has agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to the additional insured.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

20020000760568728078123



CNA74987XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 75

Effective Date: 12/23/2022

CNA001611



CNA PARAMOUNT

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
DEBARTOLO CONSTRUCTION SERVICES, LLC
FEDEX GROUND PACKAGE SYSTEM, INC.
CHURCH 2415 REALITY LLC

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

20020000760568728078124



CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 76

Effective Date: 12/23/2022

CNA001612



CNA PARAMOUNT

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
THE J360 CONSTRUCTION CO LLC
ALSTON CONSTRUCTION COMPANY, INC
COUNTY OF WARREN BOARD OF CHOSEN FREEHOLDERS

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

20020000760568728078125



CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 77

Effective Date: 12/23/2022

CNA001613

**CNA PARAMOUNT****Waiver of Transfer of Rights of Recovery Against
Others to the Insurer Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
ALSTON CONSTRUCTION COMPANY, INC., MEDLINE INDUSTRIES, INC. (OWNER), AND OWNER'S CONSULTANTSS AND CONTRACTORS, AND AGENTS AND EMPLOYEES OF ANY OF THEM.
MCFARLAND AND JOHNSON
DELTA AIRPORT SOLUTIONS

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

20020000760568728078126



CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 78

Effective Date: 12/23/2022

CNA001614



CNA PARAMOUNT

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
US FEDERAL AVIATION ADMINISTRATION
PETILLO, INC.
TOWN OF MORRISTOWN

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

20020000760568728078127



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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 79

Effective Date: 12/23/2022

CNA001615



CNA PARAMOUNT

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
DM AIRPORTS, LTD

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 80

Effective Date: 12/23/2022

CNA001616



CNA PARAMOUNT

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
FEDERAL BUSINESS CENTERS

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 81

Effective Date: 12/23/2022

CNA001617



CNA PARAMOUNT

Waiver of Transfer of Rights of Recovery Against Others to the Insurer Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

SCHEDULE
Name Of Person Or Organization:
DICE REAL ESTATE LLC
NATIONAL AMUSEMENTS INC

(Information required to complete this Schedule, if not shown above, will be shown in the Declarations.)

Under **COMMERCIAL GENERAL LIABILITY CONDITIONS**, it is understood and agreed that the condition entitled **Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

With respect to the person or organization shown in the Schedule above, the Insurer waives any right of recovery the Insurer may have against such person or organization because of payments the Insurer makes for injury or damage arising out of the **Named Insured's** ongoing operations or **your work** included in the **products-completed operations hazard**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA75008XX (10-16)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 82

Effective Date: 12/23/2022

CNA001618



CNA PARAMOUNT

Fungi / Mold / Mildew / Yeast / Microbe Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

It is understood and agreed that the policy is amended as follows:

- I. Under COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions**, is amended to add the following exclusion:

This insurance does not apply to:

- A. bodily injury** arising out of or relating to, in whole or in part, the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or growth or presence of any **fungi** or **microbes** on or within a building or structure, or on or within any contents of a building or structure. This exclusion applies regardless of any other cause or event that contributes concurrently or in any sequence to such injury;
- B. property damage** arising out of or relating to the actual, alleged or threatened contact with, exposure to, existence of, or growth or presence of any **fungi** or **microbes** on or within a building or structure, or on or within any contents of a building or structure; or
- C.** any loss, cost or expense arising out of or relating to the testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating, disposing of, or in any way responding to or assessing the effects of, **fungi** or **microbes**, by any **Insured** or by anyone else. This exclusion applies regardless of any other cause or event that contributes concurrently or in any sequence to such loss, cost or expense.

However, this exclusion does not apply to:

- i.** any **fungi** or **microbes** that are, are on, or are contained in, a good or product intended for bodily consumption; or
- ii.** **microbes** that were transmitted directly from person to person.

- II. Under COVERAGES, Coverage B – Personal And Advertising Injury Liability**, the paragraph entitled **Exclusions**, is amended to add the following exclusion:

This insurance does not apply to:

- A. personal and advertising injury** arising out of or relating to, in whole or in part, the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or growth or presence of any **fungi** or **microbes** on or within a building or structure, or on or within any contents of a building or structure;
- B.** any loss, cost or expense arising out of or relating to the testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating, disposing of, or in any way responding to or assessing the effects of, **fungi** or **microbes**, by any **Insured** or by anyone else.

This exclusion applies regardless of any other cause or event that contributes concurrently or in any sequence to such injury or damage, loss, cost or expense.

However, this exclusion does not apply to:

- i.** any **fungi** or **microbes** that are, are on, or are contained in, a good or product intended for bodily consumption; or
- ii.** **microbes** that were transmitted directly from person to person.

- III. As used herein:**

- A. fungi** means any form of fungus, including but not limited to yeast, mold, mildew, rust, smut or mushroom, and including any spores, mycotoxins, odors, or any other substances, products, or byproducts produced by, released by or arising out of the current or past presence of **fungi**.

CNA74708XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 83

Effective Date: 12/23/2022

CNA001619

20020000760568728078131





CNA PARAMOUNT

Fungi / Mold / Mildew / Yeast / Microbe Exclusion Endorsement

B. microbe means any non-fungal microorganism, or non-fungal, colony-form organism, that causes infection or disease. **Microbe** includes any spores, mycotoxins, odors or any other substances, products or byproducts produced by, released by or arising out of the current or past presence of microbes.

IV. The following Condition is added:

Arbitration

For **property damage**, the determination of what portion of a loss is attributable to **fungi** and **microbes**, and what portion is not, shall be made by the Insurer. If the **Named Insured** disagrees with that determination, the **Named Insured** and by the Insurer agree to submit to binding arbitration according to the Commercial Arbitration Rules of the American Arbitration Association, or according to such other rules as the **Named Insured** and the Insurer agree to. If binding arbitration of insurance disputes is not allowed in the state where the **Named Insured** is incorporated (or, if the **Named Insured** is not a corporation, the state where the **Named Insured** is domiciled), then arbitration shall be non-binding, and shall only proceed if both the **Named Insured** and the Insurer agree to enter into it. The arbitration will be held in the county where the **Named Insured** is headquartered, or at such other location as may be jointly agreed to by the **Named Insured** and the Insurer. Each party will bear its own arbitration costs.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT

Designated Professional Services Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE
Description Of Professional Services:
PROFESSIONAL ARCHITECTURAL, ENGINEERING, OR SURVEYING SERVICES, INCLUDING:
A. THE PREPARING, APPROVING, OR FAILING TO PREPARE OR APPROVE MAPS SHOP DRAWINGS OPINIONS, REPORTS, SURVEYS, FIELD ORDERS CHANGE ORDERS OR DRAWINGS AND SPECIFICATIONS; AND
B. SUPERVISORY, INSPECTION, ARCHITECTURAL OR ENGINEERING ACTIVITIES.
THE PARTICULAR EXCLUSION ABOVE APPLIES ONLY TO PERSONS OR ORGANIZATIONS GRANTED INSURED OR ADDITIONAL INSURED STATUS BY ATTACHMENT OF AN ENDORSEMENT TO THIS COVERAGE PART.
NOTHING IN THIS ENDORSEMENT SHALL BE CONSTRUED TO REPLACE OR AMEND EXCLUSIONARY LANGUAGE CONTAINED IN ENDORSEMENT CNA74980XX (ENGINEERS ARCHITECTS OR SURVEYORS PROFESSIONAL LIABILITY EXCLUSION ENDORSEMENT) ATTACHED TO THIS COVERAGE PART, NOR IN ANY OTHER ENDORSEMENT THAT EXCLUDES PROFESSIONAL ARCHITECTURAL, ENGINEERING SURVEYING, OR OTHER PROFESSIONAL SERVICES.

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

With respect to any professional services shown in the Schedule, it is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

This insurance does not apply to **bodily injury, property damage** or **personal and advertising injury** arising out of the rendering of or failure to render any professional service.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74754XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 84

Effective Date: 12/23/2022

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CNA001621

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CNA PARAMOUNT

Employment-Related Practices Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

This insurance does not apply to:

Bodily injury or personal and advertising injury to:

- (1) a person arising out of any:
 - (a) refusal to employ that person;
 - (b) termination of that person's employment; or
 - (c) employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or malicious prosecution directed at that person; or
- (2) the **spouse**, child, parent, brother or sister of that person as a consequence of **bodily injury** to that person at whom any of the employment-related practices described in Paragraphs (a), (b), or (c) above is directed.

This exclusion applies:

- (1) whether the injury-causing event described in Paragraphs (a), (b) or (c) above occurs before employment, during employment or after employment of that person;
- (2) whether the **Insured** may be liable as an employer or in any other capacity; and
- (3) to any obligation to share **damages** with or repay someone else who must pay **damages** because of the injury.

However, solely with respect to **Coverage A**, this exclusion does not apply to physical injury a person sustains during a job interview while attempting to demonstrate a physical capability or skill required by the job.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA74761XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 85

Effective Date: 12/23/2022

CNA001622



CNA PARAMOUNT

Testing or Consulting Errors and Omissions Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

Testing or Consulting Errors and Omissions

bodily injury, property damage or personal and advertising injury arising out of:

1. an error, omission, defect or deficiency in:
 - a. any test performed; or
 - b. an evaluation, a consultation or advice given, by or on behalf of any **Insured**;
2. the reporting of or reliance upon any such test, evaluation, consultation or advice; or
3. an error, omission, defect or deficiency in experimental data or the **Insured's** interpretation of that data.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA74775XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 86

Effective Date: 12/23/2022

CNA001623



CNA PARAMOUNT

Residential Construction Defect Products/Completed Operations Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed as follows:

- I. Under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions**, is amended to add the following exclusion:

This insurance does not apply to **property damage** that:

- A. is included within the **products/completed operations hazard**;
- B. arises out of **defective construction** of all or any part of a **residential structure**; and
- C. is reported to the Insurer more than 12 months after **your work** is deemed completed on the project from which the **property damage** allegedly arises.

- II. As used herein:

- A. **your work** will be deemed completed at the earliest of the following times:

- 1. when all of the work called for in the **Named Insured's** contract has been completed;
- 2. when all of the work to be done at the job site has been completed if the **Named Insured's** contract calls for work at more than one job site; or
- 3. when that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

- B. **construction** means any and all aspects of the erection or demolition of structures, including but not limited to design, specifications, planning, building, materials, supervision or observation of construction. **Construction** also includes new construction, conversion, reconstruction, rehabilitation, renovation, remodeling, repair or maintenance.

- C. **defective construction** means any actual or alleged deficiency in **construction**.

- D. **residential structure** means any structure where 30% or more of the square foot area is used or is intended to be used for human residency, including but not limited to:

- 1. single or multifamily housing, apartments, condominiums, townhouses, co-operatives or planned unit developments; and
- 2. the common areas and structures appurtenant to the structures in paragraph 1. (including pools, hot tubs, detached garages, guest houses or any similar structures).

However, when there is no individual ownership of units, **residential structure** does not include military housing, college/university housing or dormitories, long term care facilities, hotels or motels. **Residential structure** also does not include hospitals or prisons.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74862XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 87

Effective Date: 12/23/2022

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CNA001624

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CNA PARAMOUNT

Construction Wrap-Up Program Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

This insurance does not apply to **bodily injury, property damage** or **personal and advertising injury** arising out of any current or completed operation performed by the **Named Insured** or on the **Named Insured's** behalf which is or was insured under a **consolidated (wrap-up) insurance program**.

This exclusion applies whether or not the **consolidated (wrap-up) insurance program**:

- A. provides coverage identical to that provided by this **Coverage Part**;
- B. has limits adequate to cover all **claims**; or
- C. remains in effect.

Consolidated (wrap-up) insurance program means a construction, erection or demolition project for which the prime contractor/project manager or owner of the project has secured general liability insurance covering some or all of the contractors or subcontractors involved in the project. **Consolidated (wrap-up) insurance program** includes an Owner Controlled Insurance Program (O.C.I.P.) or a Contractor Controlled Insurance Program (C.C.I.P.).

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA74863XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 88

Effective Date: 12/23/2022

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CNA001625



CNA PARAMOUNT

Engineers, Architects or Surveyors Professional Liability Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that under **COVERAGES, Coverage A – Bodily Injury And Property Damage Liability** and **Coverage B – Personal And Advertising Injury Liability**, the paragraphs entitled **Exclusions**, are amended to add the following exclusion:

This insurance does not apply to **bodily injury, property damage or personal and advertising injury** arising out of the rendering of or failure to render any professional services by the **Named Insured** or any engineer, architect or surveyor who is either employed by the **Named Insured** or performing work on the **Named Insured's** behalf in such capacity.

Professional services include:

- A. the preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; and
- B. supervisory, inspection, architectural or engineering activities.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA74980XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 89

Effective Date: 12/23/2022

CNA001626



CNA PARAMOUNT

**Exclusion - Access or Disclosure of Confidential
or Personal Information and Data-Related Liability -
with Limited Bodily Injury Exception Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed as follows:

- I. Under COVERAGES, Coverage A – Bodily Injury And Property Damage Liability**, the paragraph entitled **Exclusions**, the exclusion entitled **Electronic Data** is deleted in its entirety and replaced with the following:

This insurance does not apply to:

Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability

Damages arising out of:

- (1) any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information; or.
- (2) the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate **electronic data**.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relation expenses or any other loss, cost or expense incurred by the **Named Insured** or others arising out of that which is described in Paragraph (1) or (2) above.

However, unless Paragraph (1) above applies, this exclusion does not apply to **damages** because of **bodily injury**.

As used herein, **electronic data** means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

- II. Under COVERAGES, Coverage B – Personal And Advertising Injury Liability**, the paragraph entitled **Exclusions** is amended to add the following exclusion:

Access Or Disclosure Of Confidential Or Personal Information

This insurance does not apply to **personal and advertising injury** arising out of any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by the **Named Insured** or others arising out of any access to or disclosure of any person's or organization's confidential or personal information.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA75089XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 90

Effective Date: 12/23/2022

CNA001627

20020000760568728078138



CNA PARAMOUNT

Amendment - Infringement of Copyright, Patent, Trademark Trade Secret or Other Intellectual Property Rights or Laws Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

It is understood and agreed that:

- I. Under **COVERAGES, Coverage B – Personal and Advertising Injury Liability**, the **Exclusion** entitled **Infringement of Copyright, Patent, Trademark or Trade Secret** is deleted and replaced as follows:

Infringement or Violation of Intellectual Property Rights or Laws

Personal and advertising injury arising out of infringement or violation of the following rights or laws:

- (a) patent;
- (b) trade secret or other confidential or proprietary non-personal information;
- (c) trademark, certification mark, service mark, collective mark, trade name, or other designation of origin or authenticity;
- (d) copyright; or
- (e) any other intellectual property right or legally protected expression, including but not limited to another's idea, slogan, trade dress, style of doing business, or unauthorized use of another's name or image, or any other intellectual property law, including but not limited to piracy, unfair competition or other similar practices.

This exclusion applies to the entirety of all allegations in any **claim** if the **claim** alleges the infringement or violation of any intellectual property right or law identified above, even if this insurance would otherwise apply to other allegations in the **claim**. However, this exclusion does not apply if the **claim's** only allegation is copyright or slogan infringement in **Named Insured's advertisement**.

- II. Under **DEFINITIONS**, the definition of **personal or advertising injury** is amended to delete its subparagraph **g.**, and replace it with the following:

- g.** Infringing upon another's copyright or slogan in **Named Insured's advertisement**.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 91

Effective Date: 12/23/2022

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CNA PARAMOUNT
Professional Services
Employee Benefits Liability Coverage Part Declarations

		Policy Number: 6056872807
1. Named Insured and mailing address	Name: SESI CONSULTING ENGINEERS Address: 959 RT 46E PARSIPPANY, NJ 07054-3409	
2. Type of Organization	Corporation	
3. Limits of Insurance, Deductible	Each Employee Limit _____ Employee Benefits Liability – all claims in the aggregate limit _____ Deductible – Each Employee _____	
4. Premium, Surcharges Taxes and Fees at Issuance	Total Premium for this Coverage Part _____ New Jersey PLIGA Surcharge _____ Total Premium, Surcharges Taxes and Fees for this Coverage Part _____	
	Your Premium includes the following amount for Certified Acts of Terrorism _____	
5. Audit Period:	Annual	



**CNA PARAMOUNT**

Additional Declarations – Employee Benefits Liability Schedule of Locations and Coverages

Policy Number: 6056872807

Location Level
Location Number
1
Location Address:

949 RT 46 E

PARSIPPANY, NJ 07054

Coverage/Hazard Description	Exposure	Premium Basis	Rate	Estimated Premium
Employee Benefits Liability	1	Each Employee	Incl	
Location Sub-Total				





CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence**I. COVERAGE**

The Insurer will pay those sums up to the applicable limit of insurance that the **Insured** becomes legally obligated to pay as **damages** as a result of a covered **claim** for an act, error or omission negligently committed in the **administration** of the **Named Insured's employee benefit program** provided that such act, error or omission:

- A. takes place in the **coverage territory**;
- B. was committed during the **policy period**; and
- C. prior to the effective date of the **policy period**:
 - 1. no **authorized insured** knew or should have known of a **claim** or **circumstance**;
 - 2. no **Insured** had given notice to a prior insurer of any **related claim**.

The Insurer will pay all **defense costs** in connection with a covered **claim**. Such **defense costs** are in addition to the limits of insurance.

II. DUTY TO DEFEND

The Insurer has the right and duty to defend in the **Insured's** name and on the **Insured's** behalf any covered **suit** even if any of the allegations of such **suit** are groundless, false or fraudulent. The Insurer shall have the right to appoint counsel and to make such investigation and settlement of a **claim** as is deemed necessary by the Insurer. If a **claim** is subject to an arbitration proceeding or mediation proceeding, the Insurer shall be entitled to exercise all of the **Insured's** rights in the choice of arbitrators or mediators and in the conduct of an arbitration proceeding or mediation proceeding involving such **claim**.

The Insurer is not obligated to investigate, defend, pay or settle, or continue to investigate, defend, pay or settle a **claim** after the applicable limit of the Insurer's liability has been exhausted by payment of **damages**.

III. EXCLUSIONS

This insurance does not apply to:

- A. **Bodily Injury, Property Damage, or Personal and Advertising Injury**
any **bodily injury, property damage** or **personal and advertising injury**.
- B. **Dishonest, Fraudulent, Criminal or Malicious Act Damages**
any intentional, dishonest, fraudulent, criminal or malicious act, error or omission, committed by any **insured**, including the willful or reckless violation of any statute.
- C. **Employment-Related Practices**
any wrongful termination of employment, discrimination, or other employment-related practices.
- D. **ERISA/Internal Revenue Code**
any act, error or omission in the **Insured's** capacity as a fiduciary under:
 - 1. the Employee Retirement Income Security Act of 1974, as now or hereafter amended, or by any similar federal, state or local laws; or
 - 2. the Internal Revenue Code of 1986 as now or hereafter amended.
- E. **Failure to Perform a Contract**
any **failure** of performance of contract by any insurer.
- F. **Inadequacy of Performance of Investment/Advice Given with Respect to Participation**
any:
 - 1. failure of any investment to perform;





CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

2. errors in providing information on past performance of investment vehicles; or
3. advice given to any person with respect to that person's decision to participate or not to participate in any plan included in the **employee benefit program**.

G. Insufficiency of Funds

any insufficiency of funds to meet any obligations under any plan included in the **employee benefit program**.

H. Workers' Compensation and Similar Laws

any failure to comply with the mandatory provisions of any workers' compensation, unemployment compensation insurance, social security or disability benefits law or any similar law.

IV. LIMITS OF INSURANCE AND DEDUCTIBLE

A. Limits of Insurance

1. Related Claims

All **related claims**, whenever made, shall be considered a single **claim** first made during the **policy period** in which the earliest **claim** was first made.

2. Limit of insurance – each employee

Subject to paragraph 2. below, the Insurer's limit of insurance for **damages** for all covered **claims** made by or behalf of any one **employee** including such **employee's** dependents or beneficiaries, shall not exceed the amount stated in the **Coverage Part** Declarations as "Employee Benefits Liability - each **employee**".

3. Limit of insurance - all claims in the aggregate

The Insurer's limit of insurance for **damages** for all covered **claims** shall not exceed the amount stated in the **Coverage Part** Declarations as "Employee Benefits Liability – all **claims** in the aggregate", regardless of the number of **employees**.

4. Multiple insureds, claims, and claimants

The limits of insurance shown in the **Coverage Part** Declarations and subject to the provisions of this policy, is the most the Insurer will pay as **damages** regardless of the number of **Insureds, claims** made or reported, persons or entities making **claims**, acts, errors or omission which result in **damages** or **defense costs; employee benefit plans**.

B. Deductible

1. The Insurer's obligation to pay **damages** on behalf of the **Insured** applies only to the amount of **damages** in excess of the deductible amount stated on the **Coverage Part** Declarations as applicable to each **employee** including such **employee's** dependents or beneficiaries. The limits of insurance shall not be reduced by the amount of this deductible.
2. The deductible amount stated on the **Coverage Part** Declarations applies to all **damages** sustained by any one **employee** including such **employee's** dependents and beneficiaries, because of all acts, errors or omissions to which this insurance applies.
3. The Insurer may pay any part or all of the deductible amount to effect settlement of any **claim** and, upon notification of the action taken, the **Insured** shall promptly reimburse the Insurer for such part of the deductible amount as the Insurer has paid.

The Limits of Insurance of this **coverage part** apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the **policy period** shown in the Policy Declarations, unless the **policy period** is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.



CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

V. CONDITIONS

Assistance and Cooperation

If there is a **claim** the **Insured** must:

- A. forward to the Insurer or its designee, copies of the papers and documents, if any, which inform the **Insured** of a **claim**, including all notices, summonses or other processes regarding legal proceedings;
- B. fully cooperate with the Insurer or its designee in all investigations, the making of settlements, the conduct of **suits** or other proceedings, enforcing any right of contribution or indemnity against another who may be liable to the **Insured** because of the **claim**. The **Insured** shall attend hearings and trials, assist in securing and giving evidence, and obtaining the attendance of witnesses.

Concealment, Misrepresentation and Fraud

No concealment, misrepresentation or fraud shall avoid or defeat recovery under this **coverage part** unless such concealment, misrepresentation or fraud was material. Concealment, misrepresentation or fraud in the procurement of this **coverage part** which if known by the Insurer would have led to refusal by the Insurer to make this contract or provide coverage, or to make this contract or provide coverage on different terms or conditions, will be deemed material.

Estates, Legal Representatives and Spouses

The estates, heirs, legal representatives and **spouse** of any natural person **Insured** shall also be insured under this **coverage part**; provided, however, coverage is afforded to such estates, heirs, legal representatives, and **spouse** only for **claims** arising solely out of their capacity or status as such and, in the case of a **spouse**, where such **claim** seeks **damages** from marital community property, jointly held property or property transferred from such natural person **Insured** to such **spouse**. No coverage is provided for any act, error or omission of an estate, heir, legal representative, or **spouse** outside the scope of such person's capacity or status as such.

Notice of Claims and Circumstances**A. Notice of Circumstances**

The **Insured** must see to it that the Insurer is notified promptly of any **circumstance**. To the extent possible, notice should include:

1. how, when and where the act, error or omission took place;
2. the names and addresses of any injured persons or organizations and witnesses; and
3. the nature and location of any injury or damage arising out of the **occurrence** or offense.

B. Notice of Claims

If a **claim** is made against any **Insured**, the **Insured** must:

1. immediately record the specifics of the **claim** and the date received; and
2. notify the Insurer in writing as soon as possible.

C. The Insured must:

1. immediately send the Insurer copies of any demands, notices, summonses or legal papers received in connection with the **claim**;
2. authorize the Insurer to obtain records and other information.

- D. no **Insureds** will, except at their own cost, voluntarily make a payment, assume any obligation, or incur any expense without the Insurer's consent.

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CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

Other Insurance

If other valid and collectible insurance is available to the **Insured** for loss insured under this **coverage part**, the Insurer's obligations are limited as follows:

A. Primary Insurance

This insurance is primary. The Insurer's obligations are not affected unless any of the other insurance is also primary. Then, the Insurer will share with all that other insurance by the method described in Paragraph **b.** below.

B. Method of Sharing

If all of the other insurance permits contribution by equal shares, the Insurer will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, the Insurer will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

Premium Audit

- A. The Insurer will compute all premiums for this **coverage part** in accordance with the Insurer rules and rates.
- B. Premium shown in this **coverage part** as advance premium is a deposit premium only. At the close of each audit period the Insurer will compute the earned premium for that period and send notice to the **First Named Insured**. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the policy term is greater than the earned premium, the Insurer will return the excess to the **First Named Insured**.
- C. The **First Named Insured** must keep records of the information the Insurer need for premium computation, and send the Insurer copies at such times as the Insurer may request.

Separation of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this policy to the **First Named Insured**, this insurance applies:

- A. as if each **Named Insured** were the only **Named Insured**; and
- B. separately to each **Insured** against whom a **claim** is made.

Transfer of Rights of Recovery

If any **Insured** for whom payment is made by the Insurer under this policy has rights to recover amounts from another, those rights are transferred to the Insurer to the extent of its payment. The **Insured** must do everything necessary after loss to secure the Insurer's rights and must do nothing to prejudice such rights.

VI. DEFINITIONS

Administration means:

- A. providing information to **employees**, including their dependents and beneficiaries, with respect to eligibility for or scope of **employee benefit programs**;
- B. handling records in connection with the **employee benefit program**; or
- C. effecting, continuing or terminating any **employee's** participation in any benefit included in the **employee benefit program**.

However, **administration** does not include handling payroll deductions.



CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

Advertisement means a notice that is broadcast or published to the general public or specific market segments about the **Named Insured's** goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:

- A. notices that are published include material placed on the Internet or on similar electronic means of communication; and
- B. regarding web-sites, only that part of a web-site that is about the **Named Insured's** goods, products or services for the purposes of attracting customers or supporters is considered an **advertisement**.

Authorized Insured means any **executive officer**, member of the **Named Insured's** human resources, risk management or in-house general counsel's office, or any **employee** authorized by the **Named Insured** to give or receive notice of a **claim**.

Bodily injury means physical injury, sickness or disease sustained by a person, including death, humiliation, shock, mental anguish or mental injury by that person at any time which results as a consequence of the bodily injury, sickness or disease.

Cafeteria plans means plans authorized by applicable law to allow **employees** to elect to pay for certain benefits with pre-tax dollars.

Claim means:

- A. **suit**; or
- B. a written or oral demand for **damages**

alleging negligent acts, errors or omissions committed in the **administration** of the **Named Insured's employee benefit plans**.

Circumstance means an act, error or omission reported during the **policy period** from which an **executive officer** reasonably expects that a **claim** could be made.

Coverage part means only those **coverage parts** designated as included in the **Schedule of Forms and Endorsements**.

Coverage territory means:

- A. the United States of America (including its territories and possessions), Puerto Rico and Canada;
- B. international waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in Paragraph **A.** above.

Damages means the amount an **Insured** is legally obligated to pay, either through:

- A. final adjudication of a covered **claim**; or
- B. through compromise or settlement of a covered **claim** with the Insurer's written consent or direction.

In addition, **damages** includes the above mentioned sums only after deducting all other recoveries and salvages.

However, **damages** does not include with respect to any **claim**:

1. restitution, return or disgorgement of fees, costs and expenses paid or incurred or charged by an **Insured**, no matter whether claimed as restitution of specific funds, forfeiture, financial loss, set-off or otherwise, and injuries that are a consequence of any of the foregoing;
2. civil or criminal fines, sanctions, penalties forfeitures, or taxes whether pursuant to statute, regulation or court rule, including those imposed under the Internal Revenue Code;
3. the multiplied portion of multiplied awards imposed pursuant to any statute or regulation requiring such awards;
4. injunctive or declaratory relief;

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CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

5. any amount that is not insurable under any applicable law; or
6. plaintiff's attorney fees associated with any of the above;
7. any amounts for benefits to the extent that such benefits are available, with reasonable effort and cooperation of the **Insured**, from the applicable funds accrued or other collectible insurance; or
8. any amounts that exceed the limits and restrictions that apply to the payment of benefits in any plan included in the **employee benefit program**.

Defense costs mean:

- A. reasonable and necessary fees, costs, and expenses incurred by the **Insurer** or consented to by the **Insurer** and incurred by the **Named Insured** in the defense or appeal of a covered **suit** or in the investigation of any covered **claim**, and includes premium for appeal bonds arising out of a covered judgment, attachment bonds or similar bonds, but only for bond amounts up to the applicable limit of insurance.
- B. prejudgment interest awarded against an **Insured** on that part of a judgment covered by this **coverage part**. If the Insurer makes an offer to pay the applicable limit of insurance, the Insurer will not pay any prejudgment interest based on that period of time after the offer.
- C. post judgment interest which accrues after entry of judgment, but before the Insurer has paid or offered to pay, or deposited in court that part of the judgment which is within the applicable limit of insurance of this **coverage part**. The amount of interest the Insurer pays will be in direct proportion to the amount of **damages** the Insurer pays in relation to the total amount of the judgment.
- D. all reasonable expenses incurred by a natural person **Insured** at the Insurer's request to assist the Insurer in the investigation or defense of the **claim**. This includes such **Insured's** actual loss of earnings up to \$1000.00 per day, because of time off from work;
- E. all court costs taxed against the **Insured** in the **suit**. However, these payments do not include attorneys' fees or attorneys' expenses taxed against the **Insured**.

Payment of **defense costs** will not reduce the limit of insurance.

Employee means a person actively employed, formerly employed, on leave of absence or disabled, or retired. **Employee** includes a **leased worker**. **Employee** does not include a **temporary worker**.

Employee benefit program means a program providing some or all of the following benefits to the **employees** whether provided through a **cafeteria plan** or otherwise:

- A. group life insurance, group accident or health insurance, dental, vision and hearing plans, and flexible spending accounts, provided that no one other than an **employee** may subscribe to such benefits and such benefits are made generally available to those **employees** who satisfy the plan's eligibility requirements;
- B. profit sharing plans, **employee** savings plans, **employee** stock ownership plans, pension plans and stock subscription plans, provided that no one other than an **employee** may subscribe to such benefits and such benefits are made generally available to all **employees** who are eligible under the plan for such benefits;
- C. unemployment insurance, social security benefits, workers' compensation and disability benefits; or
- D. vacation plans, including buy and sell programs; leave of absence programs, including military, maternity, family, and civil leave; tuition assistance plans; transportation and health club subsidies.

Executive Officer means any natural person holding any of the following positions created by the **Named Insured's** charter, constitution, bylaws or any other similar governing document:

- A. director, officer, trustee or governor of a corporation;
- B. management committee member of a joint venture;
- C. partner of a partnership;



CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

D. manager of a limited liability company;

E. trustee of a trust.

An **executive officer** is not an **employee**.

First Named Insured means the person or organization first listed as a **Named Insured** in the Declarations.

Insured means any **Named Insured** and

A. any natural person who was, is or becomes:

1. the **Named Insured's executive officers**, but only for the **administration** of the **Named Insured's employee benefit program**; or
2. the **Named Insured's** stockholders, but only with respect to their liability as stockholders.
3. the **Named Insured's employees** authorized to administer its **employee benefit program**; or
4. any natural person (including any **employee**), or any organization having proper temporary authorization to administer the **Named Insured's employee benefit program**, but only until an authorized legal representative is appointed on behalf of the **Named Insured**.

B. any organization the **Named Insured** newly acquires or forms, other than a partnership or joint venture, and over which the **Named Insured** maintains ownership or majority interest, if there is no other similar insurance available to that organization. However:

1. coverage under this provision is afforded only until the 90th day after the **Named Insured** acquires or forms the organization or the end of the **policy period**, whichever is earlier; and
2. coverage does not apply to acts, errors or omissions that occurred before the **Named Insured** acquired or formed the organization.

No person or organization is an **insured** with respect to the conduct of any current or past partnership or joint venture that is not shown as a **Named Insured** in the Declarations.

In addition to the above, the estates, heirs, legal representatives or **spouses** of any of the **Named Insured's executive officers** or **employees** qualifying as an **Insured** are also insured pursuant to the condition entitled **Estates, Legal Representatives And Spouses**.

Leased worker means a natural person leased to the **Named Insured** by a labor leasing firm under an agreement between the **Named Insured** and the labor leasing firm, to perform duties related to the conduct of the **Named Insured's** business. **Leased worker** does not include a **temporary worker**.

Named Insured means the person or organization shown in the Declarations, and any other person or organization qualifying as a **Named Insured** under this **coverage part**.

Occurrence means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

Personal and advertising injury means injury, including consequential **bodily injury**, arising out of one or more of the following offenses:

- A. false arrest, detention or imprisonment;
- B. malicious prosecution;
- C. wrongful eviction from, wrongful entry into, or the invasion of the right of private occupancy of a room, dwelling or premises that a natural person occupies committed by or on behalf of its owner, landlord or lessor;
- D. oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
- E. oral or written publication, in any manner, of material that violates a natural person's right of privacy;





CNA PARAMOUNT

Employee Benefits Liability Coverage Part - Occurrence

- F. the use of another's advertising idea in the **Named Insured's advertisement**; or
- G. infringing upon another's copyright or slogan in the **Named Insured's advertisement**.

Policy period means the period of time from the effective date and time of this Policy to the date and time of termination as shown in the Policy **Declarations**, or its earlier cancellation date.

Property damage means physical injury to:

- A. tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- B. loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the **occurrence** that caused it.

Related claims means all **claims** arising out of a single act, error or omission or arising out of **related acts, errors or omissions** negligently committed in the **administration** of the **Insured Entity's employee benefits program**.

Spouse means any husband or wife or any person qualifying as a domestic partner under any federal, state or local laws or under the **Named Insured's** employee benefit plans or **employee benefits program**.

Suit means a civil proceeding in which **damages** to which this insurance applies are alleged. **Suit** includes:

- A. an arbitration proceeding in which such **damages** are claimed and to which the **Insured** must submit or does submit with the Insurer's consent; or
- B. any other alternative dispute resolution proceeding in which such **damages** are claimed and to which the **Insured** submits with the Insurer's consent.

Temporary worker means a worker who is furnished to the **Named Insured** to substitute for a permanent **employee** on leave or to meet seasonal or short-term workload conditions.

Volunteer worker means a natural person who is not the **Named Insured's employee**, and who donates his or her work and acts at the direction of and within the scope of duties determined by the **Named Insured**, and is not paid a fee, salary or other compensation by the **Named Insured** or anyone else for their work performed for the **Named Insured**.



CNA PARAMOUNT

**Employee Benefits Liability- Amended
Definition of Executive Officer Endorsement**

This endorsement modifies insurance provided under the following:

EMPLOYEE BENEFITS LIABILITY COVERAGE PART

It is understood and agreed that under **DEFINITIONS**, the definition of **Executive Officer** is deleted and replaced by the following:

Executive Officer means any natural person holding any of the following positions created by the **Named Insured's** charter, constitution, bylaws or any other similar governing document:

- A.** director, officer, trustee or governor of a corporation.
- B.** management committee member of a joint venture;
- C.** partner of a partnership;
- D.** manager of a limited liability company; or
- E.** trustee of a trust.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 92

Effective Date: 12/23/2022

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**CNA PARAMOUNT**

Amendment to Policy Declarations – Named Insured Endorsement

It is understood and agreed as follows:

The **Policy Declarations** is amended as follows:

A. Addition of Named Insureds:

The following are added as **Named Insureds**:

Name and Address of Named Insured
SESI CONSULTING ENGINEERS
SESI CONSULTING ENGINEERS D. P. C.
SOILS ENGINEERING SERVICES, INC T/A SESI CONSULTING ENGINEERS
SOILS ENGINEERING SERVICES, INC
959 RT 46E
PARSIPPANY, NJ 07054-3409

B. Deletion of Named Insured:

The following are deleted as **Named Insureds**:

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ECONOMIC AND TRADE SANCTIONS CONDITION

The following condition is added to the COMMON POLICY CONDITIONS:

ECONOMIC AND TRADE SANCTIONS CONDITION

In accordance with laws and regulations of the United States concerning economic and trade embargoes, this policy is void **ab initio** (void from its inception) with respect to any term or condition of this policy that violates any laws or regulations of the United States concerning economic and trade embargoes including, but not limited to the following:

1. Any insured, or any person or entity claiming the benefits of an insured, who is or becomes a Specially Designated National or Blocked Person or who is otherwise subject to U.S. economic or trade sanctions;
2. Any claim or "suit" that is brought in a Sanctioned Country or by a Sanctioned Country Government, where any action in connection with such claim or suit is prohibited by U.S. economic or trade sanctions;
3. Any claim or "suit" that is brought by any Specially Designated National or Blocked Person or any person

or entity who is otherwise subject to U.S. economic or trade sanctions;

4. Property that is located in a Sanctioned Country or that is owned by, rented to or in the care, custody or control of a Sanctioned Country Government, where any activities related to such property are prohibited by U.S. economic or trade sanctions; or
5. Property that is owned by, rented to or in the care, custody or control of a Specially Designated National or Blocked Person, or any person or entity who is otherwise subject to U.S. economic or trade sanctions.

As used in this endorsement a Specially Designated National or Blocked Person is any person or entity that is on the list of Specially Designated Nationals and Blocked Persons issued by the U.S. Treasury Department's Office of Foreign Asset Control (O.F.A.C.) as it may be from time to time amended.

As used in this endorsement a Sanctioned Country is any country that is the subject of trade or economic embargoes imposed by the laws or regulations of the United States of America.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NEW JERSEY CHANGES

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART
COMMERCIAL INLAND MARINE COVERAGE PART
COMMERCIAL PROPERTY COVERAGE PART
STANDARD PROPERTY POLICY

A. The following exclusion and related provisions are added:

1. We will not pay for loss or damage arising out of any act committed:
 - a. By or at the direction of any insured; and
 - b. With the intent to cause a loss.
2. However, this exclusion will not apply to deny payment to a co-insured who did not cooperate in or contribute to the creation of the loss if the loss arose out of domestic violence.
3. If we pay a claim pursuant to Paragraph **A.2.**, our payment to the insured is limited to that insured's insurable interest in the property. In no event will we pay more than the Limit of Insurance.

To the extent that the Concealment, Misrepresentation Or Fraud Condition conflicts with the provisions of Paragraph **A.2.** above, the provisions of **A.2.** will apply.

B. The following is added to the **Transfer Of Rights Of Recovery Against Others To Us** Condition:

If we pay a co-insured for loss arising out of an act of domestic violence by another insured, the rights of the co-insured, who did not cooperate in or contribute to the creation of the loss, to recover damages from the perpetrator of domestic violence are transferred to us to the extent of our payment. Following the loss, the co-insured who did not cooperate in or contribute to the loss may not waive such rights to recover against the perpetrator of domestic violence.

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CNA PARAMOUNT

Broad Named Insured Endorsement

This endorsement modifies insurance provided under the following:

EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART

It is understood and agreed as follows:

- I. The **WHO IS AN INSURED** Section is amended to delete its Paragraph 3. in its entirety and replace it with the following:
 3. Pursuant to the limitations described in Paragraph IV. below, any organization in which a **Named Insured** has **management control**:
 - a. on the effective date of this **Coverage Part**; or
 - b. by reason of a **Named Insured** creating or acquiring the organization during the **policy period**,
 qualifies as a **Named Insured**, provided that there is there is no other similar liability insurance, whether primary, contributory, excess, contingent or otherwise, which provides coverage to such organization, or which would have provided coverage but for the exhaustion of its limit, and without regard to whether its coverage is broader or narrower than that provided by this insurance.

However, this **BROAD NAMED INSURED** provision does not apply to:

 - (a) any partnership, limited liability company or joint venture; or
 - (b) any organization for which coverage is excluded by another endorsement attached to this **Coverage Part**.
- II. Solely with respect to organizations which qualify as **Named Insureds** by virtue of this Endorsement, this insurance does not apply to:
 - a. **bodily injury** or **property damage** that first occurred prior to the date of **management control**, or that first occurs after **management control** ceases; nor
 - b. **personal or advertising injury** caused by an offense that first occurred prior to the date of **management control** or that first occurs after **management control** ceases.
- III. The insurance provided by this **Coverage Part** applies to **Named Insureds** when trading under their own names or under such other trading names or doing-business-as names as any **Named Insured** should choose to employ.
- IV. For the purposes of this endorsement, a new definition is added as follows:

Management control means:

 - A. owning interests representing more than 50% of the voting, appointment or designation power for the selection of a majority of: the Board of Directors of a corporation; or
 - B. having the right, pursuant to a written trust agreement, to protect, control the use of, encumber or transfer or sell property held by a trust.
- V. If the **coverage part** to which this endorsement applies is part of a package policy that also contains a Commercial General Liability Coverage Part (CGL) that has been endorsed:
 - A. with a Broad Named Insured provision, then the CGL's Broad Named Insured provision's terms hereby replace this endorsement's terms, including any terms applicable to management control, limited liability companies or joint ventures; or
 - B. to exclude from coverage an organization that otherwise would qualify as a Named Insured under this (Broad Named Insured) endorsement, then such an organization is also excluded from the coverage provided by this **coverage part**.

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CNA PARAMOUNT

Broad Named Insured Endorsement

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT
Bridge Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART

It is understood and agreed as follows:

- I. The **Common Terms and Conditions** are amended to delete the sections entitled "Bankruptcy" and "No Suit Against Insurer" as the conditions section of the **Coverage Part** has more specific conditions of its own.
- II. The conditions section is amended to delete the condition entitled **When We Do Not Renew**. Please refer instead to Condition **III. CANCELLATION/NONRENEWAL** of the **Common Terms and Conditions**.
- III. The **DEFINITIONS** section is amended to add the following new definitions:

Claim means:

- A. a **suit**; or
- B. a written or oral demand for **damages** alleging injury to which this insurance applies.

Coverage part means only those coverage parts designated as included in the **Schedule of Forms and Endorsements**.

Damages means the amount an **Insured** is legally obligated to pay, either through:

- A. final adjudication of a covered **claim**; or
- B. through compromise or settlement of a covered **claim** with the Insurer's written consent or direction.

Defense costs means those amounts set forth under the **SUPPLEMENTARY PAYMENTS** section of any applicable coverage part.

First Named Insured means the person or organization first listed as a **Named Insured** in the Declarations.

Insured means those persons or organizations as set forth in the section entitled **Who is an Insured**.

Named Insured means the persons or organizations named as such in the Declarations and any other person or organization qualifying as a named insured under this policy.

Policy period means the period of time from the effective date and time of this Policy to the date and time of termination as shown in the Policy Declarations, or its earlier cancellation date.

Spouse means any husband or wife or any person qualifying as a domestic partner under any applicable federal, state or local laws or under the **Named Insured's** employee benefit plans.

- IV. Where the phrase "claim or **suit**" appears, it is deleted and replaced with the defined term **claim**.
- V. Any reference to "the Insurer" in this Policy refers to the company providing this insurance.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



**CNA PARAMOUNT****Cancellation / Non-Renewal – New Jersey**

Wherever used in this endorsement: 1) Insurer means "we", "us", "our" or the "Company" as those terms may be defined in the policy; and 2) Named Insured means the first person or entity named on the declarations page; and 3) "Insureds" means all persons or entities afforded coverage under the policy.

Any cancellation, non-renewal or termination provisions in the policy are deleted in their entirety and replaced with the following:

CANCELLATION AND NON-RENEWAL**A. CANCELLATION**

1. The first Named Insured may cancel the policy at any time. To do so, the Named Insured must return the policy to the Insurer or any of its authorized representatives, indicating the effective date of cancellation; or provide a written notice to the Insurer, stating when the cancellation is to be effective.
2. The Insurer may cancel the policy at any time and for any reason within the first sixty (60) days. The Insurer will mail or deliver written notice of cancellation at least ten (10) days prior to the effective of such cancellation if cancellation is for nonpayment or existence of a moral hazard as defined by NJAC 11:1-20.2(f) and thirty (30) days if for any other reason.
3. If the policy has been in effect for sixty (60) days or more, it may be canceled only for one of the following reasons:
 - a. May be canceled for any underwriting reason set forth in our underwriting guidelines which were in effect at the policy inception. The underwriting guidelines must not be arbitrary, capricious or unfairly discriminatory.
 - b. The following text sets forth certain approved reasons for midterm cancellations as approved guidelines. While an Insurer may issue other guidelines, it appears that an Insurer should limit its guidelines for midterm cancellation to those the Department has approved to avoid the possibility that the Department might rescind a cancellation.
 - c. All underwriting reasons or guidelines utilized by the Insurer to cancel or non-renew the policy will be maintained by Insurer in writing and will be available to the Named insured or the Named Insured's lawful representatives upon written request.
 - d. Only those guidelines which are in effect at the inception of the original policy or any renewal thereof, as applicable, may be utilized to cancel during the policy period.
 - e. The following guidelines are approved for use:
 - (1) Non-payment of premium;
 - (2) Moral hazard, which is defined as:
 - (a) The risk, danger or probability that the insured will destroy, or permit to be destroyed, the insured property for the purpose of collecting the insurance proceeds. Any change in the circumstances of an insured that will increase the probability of such a destruction may be considered a "moral hazard;" and
 - (b) The substantial risk, danger or probability that the character, circumstances or personal habits of the insured may increase the possibility of loss or liability which we will be held responsible. Any change in the character or

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 96

Effective Date: 12/23/2022



**CNA PARAMOUNT****Cancellation / Non-Renewal – New Jersey**

circumstances of an individual, corporate, partnership or other insured that will increase probability of such a loss or liability may be considered a "moral hazard."

- (3) Material misrepresentation or non-disclosure of material fact.
- (4) Increased hazard or material change in the risk by the parties at inception of coverage.
- (5) Substantial breaches of policy provisions that materially affect the nature and/or insurability of the risk.
- (6) Lack of cooperation on loss control matters which materially affect insurability.
- (7) Fraudulent acts which materially affects the risk.
- (8) Loss of or reduction in available insurance capacity. This is an acceptable reason for cancellation only if the following exists:
 - (i) an insurance department has declared insured to be financially impaired.
 - (ii) substantial reductions in reinsurance or other changes which prohibit us from providing coverage at the same limits and terms as the existing policy; or
 - (iii) an insurance department has issued an order indicating impaired financial condition of the reinsurer which may adversely affect the reinsurer's ability to meet its obligations.
- (9) Failure of the Insured to comply with any federal, state or local fire, health, safety, building or construction regulation, law or ordinance which substantially increases any hazard insured against. The Insured has sixty (60) days to correct.
- (10) Failure by the Insured to provide reasonable and necessary underwriting information to us upon written request and a reasonable time to respond.
- (11) Agency termination, provided:
 - (i) It is documented that replacement coverage at comparable rates and terms has been provided to the Insured, and the Insured has been informed, in writing of his or her right to continue coverage; or
 - (ii) the Insured has agreed in writing to the cancellation based upon the termination of the agent.

The Insurer will mail notice of cancellation to the Named Insured not more than one hundred and twenty (120) days nor less than sixty (60) days prior to the effective date of such cancellation. If the Insurer cancels for non-payment of premium, notice of cancellation will be mailed at least ten (10) days prior to the effective date of such cancellation.

- 4. All notices of cancellation will state the reason for cancellation.
- 5. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
- 6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. PREMIUM REFUND

If this policy is cancelled, the Insurer will send the Named Insured any premium refund due. If the Insurer cancels the refund will be pro rata. If the Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if the Insurer has not made or offered a refund.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 96

Effective Date: 12/23/2022



CNA PARAMOUNT

Cancellation / Non-Renewal – New Jersey

C. NON-RENEWAL

1. The Insurer can non-renew the policy by mailing or delivering written notice to the Named Insured, at the last mailing address known to the Insurer, not more than one hundred and twenty (120) days nor less than sixty (60) days prior to the effective date of non-renewal. The notice will be sent by certified mail or by first class mail, if a date stamped proof of mailing has been obtained from the post office.
2. Like notice of non-renewal will state the actual reason for non-renewal.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 96

Effective Date: 12/23/2022

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CNA PARAMOUNT

Amendatory Endorsement – New Jersey

It is understood and agreed as follows:

- I. The **CONCEALMENT, MISREPRESENTATION AND FRAUD** condition of the **First Party Terms and Conditions** is deleted and replaced with the following:

CONCEALMENT, MISREPRESENTATION AND FRAUD

This entire policy shall be canceled if, whether before or after a loss, the **Named Insured** or designated representatives:

- A. has concealed or misrepresented any material fact or circumstance concerning:
 - 1. this insurance or the subject thereof;
 - 2. the interest of the **Named Insured** therein; or
 - 3. any claim; or
- B. has falsely sworn to any such material fact or circumstance.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 97

Effective Date: 12/23/2022

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	CHURCH 2415 REALITY, LLC
Address:	100 RING ROAD WEST, SUITE 101 GARDEN CITY NY 11050

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 98

Effective Date: 12/23/2022

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	DEBARTOLO CONSTRUCTION SERVICES, LLC
Address:	4401 WEST KENNEDY BOULEVARD - 3RD FLOOR TAMPA FL 33609

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 99

Effective Date: 12/23/2022

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	FEDEX GROUND PACKAGE SYSTEM, INC.
Address:	1000 FEDEX DRIVE MOON TOWNSHIP PA 15108

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 100

Effective Date: 12/23/2022

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	THE J360 CONSTRUCTION CO LLC
Address:	290 MADISON AVENUE, 4TH FLOOR NEW YORK NY 10017

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 101

Effective Date: 12/23/2022

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	ALSTON CONSTRUCTION COMPANY, INC
Address:	C/O MY COI 1075 BROAD RIPPLE AVE, SUITE 313 INDIANAPOLIS IN 46220

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 102

Effective Date: 12/23/2022

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	COUNTY OF WARREN BOARD OF CHOSEN FREEHOLDERS
Address:	165 COUNTY ROUTE #519 SOUTH BELVIDERE NJ 07823

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 103

Effective Date: 12/23/2022

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	HAMPSHIRE VENTURE PARTNERS, LLC
Address:	22 MAPLE AVENUE MORRISTOWN NJ 07960

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 104

Effective Date: 12/23/2022

CNA001656

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	MORRIS DOREMUS AVENUE ASSOCIATES URBAN RENEWAL, LLC
Address:	350 VETERANS BLVD. RUTHERFORD NJ 07070

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 105

Effective Date: 12/23/2022

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20020000760568728078162



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	MONTANA CONSTRUCTION CORP., INC.
Address:	80 CONTANT AVENUE LODI NJ 07644

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 106

Effective Date: 12/23/2022

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	HRP ASSOCIATES, INC
Address:	197 SCOTT SWAMP ROAD FARMINGTON CT 06032

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 107

Effective Date: 12/23/2022

CNA001659

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20020000760568728078164



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	THE CONNELL COMPANY
Address:	200 CONNELL DRIVE BERKELEY HEIGHTS NJ 07922

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

Page 1 of 1

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 108

Effective Date: 12/23/2022

CNA001660

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	RUSSO DEVELOPMENT
Address:	1011 MORRIS AVE UNION NJ 07083

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 109

Effective Date: 12/23/2022

CNA001661

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	NORTHPOINT DEVELOPMENT, LLC
Address:	4825 NW 41ST STREET, SUITE 500 RIVERSIDE MO 64150

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 110

Effective Date: 12/23/2022

CNA001662

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	SUBURBAN CONSULTING ENGINEERS INC
Address:	96 US HIGHWAY 206, SUITE 101 FLANDERS NJ 07836

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 111

Effective Date: 12/23/2022

CNA001663

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	MCFARLAND AND JOHNSON
Address:	49 COURT ST BINGHAMTON NY 13901

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 112

Effective Date: 12/23/2022

CNA001664

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	NEW JERSEY DEPARTMENT OF TRANSPORTATION
Address:	1035 PARKWAY AVENUE P O BOX 600 TRENTON NJ 08625

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 113

Effective Date: 12/23/2022

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	PETILLO, INC.
Address:	167 FLANDERS NETCONG ROAD FLANDERS NJ 07836

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 114

Effective Date: 12/23/2022

CNA001666

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	TOWN OF MORRISTOWN
Address:	200 SOUTH STREET MORRISTOWN NJ 07960

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 115

Effective Date: 12/23/2022

CNA001667

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	DM AIRPORTS, LTD
Address:	8 AIRPORT RD MORRISTOWN NJ 07960

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 116

Effective Date: 12/23/2022

CNA001668

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	DELTA AIRPORT SOLUTIONS
Address:	3544 N PROGRESS AVE #200 HARRISBURG PA 17110

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 117

Effective Date: 12/23/2022

CNA001669

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	US FEDERAL AVIATION ADMINISTRATION
Address:	135 FASHION DR S ALLENTOWN PA 18109

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 118

Effective Date: 12/23/2022

CNA001670

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	BANKER RESIDENTIAL LIMITED PARTNERSHIP AND ITS OWNERS
Address:	ONE WEST RED OAK LANE WHITE PLAINS NY 10604

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 119

Effective Date: 12/23/2022

CNA001671

20020000760568728078176



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	MORRIS AVENEL ASSOCIATES URBAN RENEWAL LLC
Address:	350 VETERANS BOULEVARD RUTHERFORD NJ 07070

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 120

Effective Date: 12/23/2022

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20020000760568728078177



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	ALSTON CONSTRUCTION COMPANY INC
Address:	968 POSTAL ROAD SUITE 200 ALLENTOWN PA 18109

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 121

Effective Date: 12/23/2022

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20020000760568728078178



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	NORTHPOINT HOLDINGS LLC
Address:	4825 NW 4ST STREET SUITE 500 RIVERSIDE MO 64150

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA74702XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 122

Effective Date: 12/23/2022

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CNA001674

20020000760568728078179



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	ARTHUR KILL LOT 100C
Address:	99 BROOKSIDE AVE CHESTER NY 10918

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 123

Effective Date: 12/23/2022

CNA001675

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20020000760568728078180



**CNA PARAMOUNT****Changes - Notice of Cancellation or Material
Restriction Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	50-56 BRUEN HOLDINGS LLC
Address:	15 MELNICK DRIVE PO BOX 950 MONSEY NY 10952

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 124

Effective Date: 12/23/2022

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CNA001676

20020000760568728078181



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	HUDSON MAXIM PROPERTY LLC
Address:	72 TENNYSON DRIVE SHORT HILLS NJ 07078

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 125

Effective Date: 12/23/2022

CNA001677

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	THE CONNELL COMPANY
Address:	RISK MANAGEMENT DEPARTMENT 300 CONNELL DRIVE 4TH FLOOR, SUITE #4000 BERKELEY HEIGHTS NJ 07922

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 126

Effective Date: 12/23/2022

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CNA001678

20020000760568728078183



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	DICE REAL ESTATE LLC
Address:	2-44 COLNELIA STREET NEWARK NJ 07105

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 127

Effective Date: 12/23/2022

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CNA001679

20020000760568728078184



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	NATIONAL AMUSEMENTS INC
Address:	846 UNIVERSITY AVENUE NORWOOD MA 02062

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 128

Effective Date: 12/23/2022

CNA001680

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20020000760568728078185



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	WILDER BALTER PARTNERS INC
Address:	480 BEDFORD RD CHAPPAQUA NY 10514

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 129

Effective Date: 12/23/2022

CNA001681

20020000760568728078186



**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	NORTHPOINT HOLDINGS LLC
Address:	C/O VENDORSHIELD PO BOX 55071 PMB 34943 BOSTON MA 02205

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 130

Effective Date: 12/23/2022

CNA001682

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	RMC DEVELOPMENT LLC
Address:	100 CLEARBROOK ROAD ELMSFORD NY 10523

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 131

Effective Date: 12/23/2022

CNA001683

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	BSREP III LOGISTICS ACQUISITION LLC
Address:	250 VESEY STREET 15TH FLOOR NEW YORK NY 10281

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 132

Effective Date: 12/23/2022

CNA001684

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	SAXUM INVESTMENT COMPANY, LLC
Address:	359 SPRINGFIELD AVENUE SUMMIT NJ 07901

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 133

Effective Date: 12/23/2022

CNA001685

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	WP WASHINGTON CONSTRUCTION LLC
Address:	C/O WOODMONT PROPERTIES 100 PASSAIC AVE STE 240 FAIRFIELD NJ 07004

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 134

Effective Date: 12/23/2022

CNA001686

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	MATRIX STATEN ISLAND WESTERN PARCEL DEVELOPMENT LLC
Address:	3 CENTRE DR MONROE TWP NJ 08831

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 135

Effective Date: 12/23/2022

CNA001687

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	FEDERAL BUSINESS CENTERS
Address:	300 RARITAN CENTER PARKWAY EDISON NJ 08837

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 136

Effective Date: 12/23/2022

CNA001688

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**CNA PARAMOUNT**

Changes - Notice of Cancellation or Material Restriction Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK DEPARTMENT OF TRANSPORTATION

SCHEDULE	
Number of days notice (other than for nonpayment of premium):	030
Number of days notice for nonpayment of premium:	10
Name of person or organization to whom notice will be sent:	WBP DEVELOPMENT LLC
Address:	480 BEDFORD RD BLDG 300 CHAPPAQUA NY 10514

If no entry appears above, the number of days notice for nonpayment of premium will be 10 days.

It is understood and agreed that in the event of cancellation or any material restrictions in coverage during the **policy period**, the Insurer also agrees to mail prior written notice of cancellation or material restriction to the person or organization listed in the above Schedule. Such notice will be sent prior to such cancellation in the manner prescribed in the above Schedule.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 137

Effective Date: 12/23/2022

CNA001689

20020000760568728078194



**CNA PARAMOUNT****Calculation of Premium Endorsement**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 EMPLOYEE BENEFITS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 STOP GAP LIABILITY COVERAGE PART
 TECHNOLOGY ERRORS AND OMISSIONS LIABILITY COVERAGE PART

It is understood and agreed that the following is added:

The premium shown in the Declarations was computed based on rates in effect at the time the policy was issued. On each renewal, continuation, or anniversary of the effective date of this policy, the Insurer will compute the premium in accordance with the Insurer's rates and rules then in effect.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA74726XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 138

Effective Date: 12/23/2022

CNA001690



CNA PARAMOUNT
Bridge Endorsement

It is understood and agreed as follows:

I. Paramount Common Terms and Conditions

Solely with respect to the insurance provided under coverage forms of the Commercial Inland Marine Coverage Part and/or Equipment Breakdown Coverage Part, as indicated in the Declarations:

- A.** Reference to the "Common Policy Conditions" is deleted and replaced with "Common Terms and Conditions."
B. With respect to terms used within the Common Terms and Conditions:
1. The following terms in bold face type will carry the meaning of the modified term set forth below, as defined or described within the applicable coverage form:

BOLDED TERM	MODIFIED TERM
Coverage Part	"Commercial Inland Marine Coverage Part" and "Equipment Breakdown Coverage Part," as applicable
Named Insured	"you," "your," and Named Insured , as applicable

2. **First Named Insured** means the person or organization first listed as a **Named Insured** in the Declarations.
 3. **Policy period** means the period of time from the effective date and time of this policy to the date and time of termination as shown in the Declarations, or its earlier cancellation date.
- C.** The NO SUIT AGAINST INSURER condition within the Common Terms and Conditions is deleted and replaced with the Legal Action Against Us condition applicable to the Commercial Inland Marine Coverage Part and/or Equipment Breakdown Coverage Part.

II. ISO Forms

- A.** If any ISO Properties, Inc. endorsement with a form number prefix of "IL" is attached to this Policy and indicates that it amends one or more of the following forms:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS – BASIC FORM
CAUSES OF LOSS – BROAD FORM
CAUSES OF LOSS – SPECIAL FORM
COMMERCIAL GENERAL LIABILITY COVERAGE PART
BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM
BUSINESS INCOME (WITHOUT EXTRA EXPENSE) COVERAGE FORM
EXTRA EXPENSE COVERAGE FORM
COMMERCIAL PROPERTY COVERAGE PART
COMMERCIAL PROPERTY – LEGAL LIABILITY COVERAGE FORM
COMMERCIAL PROPERTY – MORTGAGEHOLDER'S ERRORS AND OMISSIONS COVERAGE FORM
CRIME AND FIDELITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART

then such endorsements are hereby amended to delete those form references.

CNA85485XX (05-2016)

Page 1 of 2

CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 139

Effective Date: 12/23/2022

CNA001691
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**CNA PARAMOUNT****Bridge Endorsement**

- B. Cancellation and Nonrenewal provisions are set forth in the Common Terms and Conditions and related amendatory endorsements. As such, any reference to such conditions within an ISO Properties, Inc. endorsement is deleted in its entirety.
- C. Amendments to any other Common Policy Conditions within an ISO Properties, Inc. form will continue to apply but to the corresponding section of the Common Terms and Conditions. Where the condition title is not the same, the following translations apply:

Common Policy Conditions IL0017 or IL0146	Common Terms and Conditions CNA62642
Examination Of Your Books And Records	Examination of the Insured's Books And Records

III. Inland Marine Form Structure Differences

Solely with respect to the coverage forms of the Commercial Inland Marine Coverage Part:

- A. The Commercial Inland Marine Conditions and various endorsements may use one or more of the following terms which may not be defined with respect to a particular inland marine coverage form. If such is the case, the following translation applies:
- "you" and "your" refer to "named insured," "named insured's" or "named insureds";
 - "we," "us" and "our" refer to "the insurer" or "the insurer's";
 - "Covered Property" refers to **insured property**.
 - "Covered Causes of Loss" refers to **covered perils**.
- B. Coverage Territory, as referenced under the Commercial Inland Marine Conditions, will be either defined or described under Additional Conditions of the coverage forms.
- C. Certain endorsements may reference "Section B. EXCLUSIONS, paragraph 1." when referring to exclusions subject to concurrent causation provisions. Solely with respect to coverage forms included in the commercial inland marine coverage part that do not include this section, such endorsement's reference to "Section B. EXCLUSIONS, paragraph 1." is hereby changed to "EXCLUSIONS section, paragraph A. Excluded Perils Subject to Concurrent Causation Provision."

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT

Asbestos Exclusion Endorsement

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE FORM
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE FORM
 RAILROAD PROTECTIVE LIABILITY COVERAGE FORM
 SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY – NEW YORK
 STOP GAP COVERAGE PART

It is understood and agreed that the following exclusion is added:

This insurance does not apply to:

- A. bodily injury, property damage or personal and advertising injury** arising out of the actual, alleged or threatened exposure at any time to **asbestos**; or
- B.** any loss, cost or expense that may be awarded or incurred:
1. by reason of a **claim** for any **bodily injury, property damage or personal and advertising injury** arising out of the actual, alleged or threatened exposure at any time to **asbestos**; or
 2. in complying with a governmental direction or request to test for, monitor, clean up, remove, contain or dispose of **asbestos**.

As used herein, **asbestos** means the mineral in any form whether or not the asbestos was at any time:

- i. airborne as a fiber, particle or dust;
- ii. contained in or formed a part of a product, structure or other real or personal property;
- iii. carried on clothing;
- iv. inhaled or ingested; or
- v. transmitted by any other means.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

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CNA PARAMOUNT

Nuclear Energy Liability Exclusion Endorsement (Broad Form)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
STOP GAP LIABILITY COVERAGE PART

It is understood and agreed that the policy is amended as follows:

I. The insurance does not apply:

A. under any Liability Coverage, to **bodily injury or **property damage**:**

1. with respect to which an **Insured** under the policy is also an **Insured** under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an **Insured** under any such policy but for its termination upon exhaustion of its limit of liability; or
2. resulting from the **hazardous properties** of **nuclear material** and with respect to which
 - a. any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or
 - b. the **Insured** is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. under any Medical Payments coverage, to expenses incurred with respect to **bodily injury resulting from the **hazardous properties** of **nuclear material** and arising out of the operation of a **nuclear facility** by any person or organization.**

C. under any Liability Coverage, to **bodily injury or **property damage** resulting from **hazardous properties** of **nuclear material**, if:**

1. the **nuclear material**
 - a. is at any **nuclear facility** owned by, or operated by or on behalf of, an **Insured** or
 - b. has been discharged or dispersed therefrom;
2. the **nuclear material** is contained in **spent fuel** or **waste** at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an **Insured**; or
3. the **bodily injury** or **property damage** arises out of the furnishing by an **Insured** of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any **nuclear facility**, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion 3. applies only to **property damage** to such **nuclear facility** and any property thereat.

II. As used in this endorsement:

Hazardous properties includes radioactive, toxic or explosive properties.

Nuclear material means **source material**, **special nuclear material** or **by-product material**.

Source material, **special nuclear material**, and **by-product material** have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

CNA74727XX (1-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 141

Effective Date: 12/23/2022

CNA001694

20020000760568728078198





CNA PARAMOUNT

Nuclear Energy Liability Exclusion Endorsement (Broad Form)

Spent fuel means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a **nuclear reactor**.

Waste means any waste material:

- A. containing by-product material other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its **source material** content, and
- B. resulting from the operation by any person or organization of any **nuclear facility** included under the first two paragraphs of the definition of **nuclear facility**.

Nuclear facility means:

- A. any **nuclear reactor**;
- B. any equipment or device designed or used for
 - 1. separating the isotopes of uranium or plutonium,
 - 2. processing or utilizing **spent fuel**, or
 - 3. handling, processing or packaging **waste**;
- C. any equipment or device used for the processing, fabricating or alloying of **special nuclear material** if at any time the total amount of such material in the custody of the **Insured** at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;
- D. any structure, basin, excavation, premises or place prepared or used for the storage or disposal of **waste**;

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

Nuclear reactor means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

Property damage includes all forms of radioactive contamination of property.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.



CNA PARAMOUNT

Cap on Losses from Certified Acts of Terrorism Endorsement

Solely with respect to the following coverage parts:

Business Property
Inland Marine

General Liability
Employee Benefits Liability

It is understood and agreed as follows:

A. Cap on Certified Terrorism Losses

Certified act of terrorism means an act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism pursuant to the Terrorism Risk Insurance Act, as extended and reauthorized (the "Act"). The criteria contained in the Act for a **certified act of terrorism** include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to terrorist acts certified under the Act exceed \$100 billion in a Calendar year (January 1 through December 31) and the Insurer has met its insurer deductible under the Act, the Insurer shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

B. Application of Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this **coverage part** or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

CNA81503XX (2-15)

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CONTINENTAL CASUALTY COMPANY

Insured Name: SESI CONSULTING ENGINEERS

Policy No: 6056872807

Endorsement No: 142

Effective Date: 12/23/2022

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CNA001696

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151 N. Franklin St.
Chicago, IL 60606

Policy Number	From	Policy Period	To	Coverage Is Provided By	Agency
C6056872807	12/23/22	12/23/23		Continental Casualty Company	070108190
Named Insured And Address				Agent	
SESI CONSULTING ENGINEERS 959 RT 46E PARSIPPANY, NJ 07054-3409				USI INSURANCE SERVICES, LLC 180 PARK AVE 1ST FL FLORHAM PARK, NJ 07932	

** PAYMENT PLAN SCHEDULE **

THE BILLING FOR THIS POLICY WILL BE
FORWARDED TO YOU DIRECTLY FROM CNA.

THE PREMIUM AMOUNT FOR THIS TRANSACTION
IS [REDACTED] .

THIS PREMIUM WILL BE INVOICED BY CNA ON
A SEPARATE STATEMENT ACCORDING TO THE
PAYMENT OPTION YOU SELECT.

ISSUE DATE 11/21/22



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